

## § 1.72-9

section apply for the purpose of determining the aggregate amount of premiums or other consideration paid by the employee.

(d) *Amounts includable in gross income of employee when his rights under annuity contract change to nonforfeitable rights.* Any amount which, by reason of section 403(d) and after the application of paragraph (b) of § 1.403 (b)-1, is required to be included in an employee's gross income for the year when his rights under an annuity contract change from forfeitable to nonforfeitable rights shall be considered an amount contributed by the employee and shall be aggregated with amounts, if any, to which paragraphs (a), (b), and (c) of this section apply for the purpose of determining the aggregate amount of premiums or other consideration paid or contributed by the employee for such annuity contract. In other words, if, under section 403(d), an employee of an organization exempt from tax under section 501(a) or 521(a) is required to include an amount in gross income by reason of his rights under an annuity contract changing from forfeitable to nonforfeitable rights, such amount, to the extent it is not excludable from gross income under paragraph (b) of § 1.403 (b)-1, shall be considered an amount contributed by such employee for the annuity contract.

[T.D. 6500, 25 FR 11402, Nov. 26, 1960, as amended by T.D. 6665, 28 FR 7245, July 16, 1963; T.D. 6783, 29 FR 18356, Dec. 24, 1964]

### § 1.72-9 Tables.

The following tables are to be used in connection with computations under section 72 and the regulations thereunder. Tables I, II, IIA, III, and IV are to be used if the investment in the contract does not include a post-June 1986 investment in the contract (as defined in § 1.72-6(d)(3)). Tables V, VI, VIA, VII, and VIII are to be used if the investment in the contract includes a post-June 1986 investment in the contract (as defined in § 1.72-6(d)(3)).

In the case of a contract under which amounts are received as an annuity after June 30, 1986, a taxpayer receiving such amounts may elect to treat the entire investment in the contract as post-June 1986 investment in the contract and thus apply Tables V through

## 26 CFR Ch. I (4-1-97 Edition)

VIII. A taxpayer may make the election for any taxable year in which such amounts are received by attaching to the taxpayer's return for such taxable year a statement that the taxpayer is electing under § 1.72-9 to treat the entire investment in the contract as post-June 1986 investment in the contract. The statement must contain the taxpayer's name, address, and taxpayer identification number. The election is irrevocable and applies with respect to all amounts that the taxpayer receives as an annuity under the contract in the taxable year for which the election is made or in any subsequent taxable year. (Note that for purposes of the examples in §§ 1.72-4 through 1.72-11 the election described in this section is disregarded (i.e., it assumed that the taxpayer does not make an election under this section).) See also § 1.72-6(d)(3) for rules treating the entire investment in a contract as post-June 1986 investment in a contract if the annuity starting date of the contract is after June 30, 1986, and the contract provides for a disqualifying form of payment or settlement, such as an option to receive a lump sum in full discharge of the obligation under the contract. In addition, see § 1.72-6(d) for special rules concerning the tables to be used and the separate computations required if the investment in the contract includes both a pre-July 1986 investment in the contract and a post-June 1986 investment in the contract and the election described in § 1.72-6(d)(6) is made with respect to the contract.

Table I—Ordinary Life Annuities—One Life—Expected Return Multiples

Ages			Multiples
	Male	Female	
6 .....	11	65.0	
7 .....	12	64.1	
8 .....	13	63.2	
9 .....	14	62.3	
10 .....	15	61.4	
11 .....	16	60.4	
12 .....	17	59.5	
13 .....	18	58.6	
14 .....	19	57.7	
15 .....	20	56.7	
16 .....	21	55.8	
17 .....	22	54.9	
18 .....	23	53.9	
19 .....	24	53.0	
20 .....	25	52.1	

**Internal Revenue Service, Treasury**

**§ 1.72-9**

**Table I—Ordinary Life Annuities—One Life—  
Expected Return Multiples—Continued**

Ages		Multiples
Male	Female	
21 .....	26	51.1
22 .....	27	50.2
23 .....	28	49.3
24 .....	29	48.3
25 .....	30	47.4
26 .....	31	46.5
27 .....	32	45.6
28 .....	33	44.6
29 .....	34	43.7
30 .....	35	42.8
31 .....	36	41.9
32 .....	37	41.0
33 .....	38	40.0
34 .....	39	39.1
35 .....	40	38.2
36 .....	41	37.3
37 .....	42	36.5
38 .....	43	35.6
39 .....	44	34.7
40 .....	45	33.8
41 .....	46	33.0
42 .....	47	32.1
43 .....	48	31.2
44 .....	49	30.4
45 .....	50	29.6
46 .....	51	28.7
47 .....	52	27.9
48 .....	53	27.1
49 .....	54	26.3
50 .....	55	25.5
51 .....	56	24.7
52 .....	57	24.0
53 .....	58	23.2
54 .....	59	22.4
55 .....	60	21.7
56 .....	61	21.0
57 .....	62	20.3
58 .....	63	19.6
59 .....	64	18.9
60 .....	65	18.2
61 .....	66	17.5
62 .....	67	16.9
63 .....	68	16.2
64 .....	69	15.6
65 .....	70	15.0

**Table I—Ordinary Life Annuities—One Life—  
Expected Return Multiples—Continued**

Ages		Multiples
Male	Female	
66 .....	71	14.4
67 .....	72	13.8
68 .....	73	13.2
69 .....	74	12.6
70 .....	75	12.1
71 .....	76	11.6
72 .....	77	11.0
73 .....	78	10.5
74 .....	79	10.1
75 .....	80	9.6
76 .....	81	9.1
77 .....	82	8.7
78 .....	83	8.3
79 .....	84	7.8
80 .....	85	7.5
81 .....	86	7.1
82 .....	87	6.7
83 .....	88	6.3
84 .....	89	6.0
85 .....	90	5.7
86 .....	91	5.4
87 .....	92	5.1
88 .....	93	4.8
89 .....	94	4.5
90 .....	95	4.2
91 .....	96	4.0
92 .....	97	3.7
93 .....	98	3.5
94 .....	99	3.3
95 .....	100	3.1
96 .....	101	2.9
97 .....	102	2.7
98 .....	103	2.5
99 .....	104	2.3
100 .....	105	2.1
101 .....	106	1.9
102 .....	107	1.7
103 .....	108	1.5
104 .....	109	1.3
105 .....	110	1.2
106 .....	111	1.0
107 .....	112	.8
108 .....	113	.7
109 .....	114	.6
110 .....	115	.5
111 .....	116	0

TABLE II—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES—TWO LIVES—EXPECTED RETURN MULTIPLES

Male	Female	Ages																		
		Male 6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
6	11	73.5	73.0	72.6	72.2	71.8	71.4	71.0	70.7	70.4	70.0	69.7	69.5	69.2	68.9	68.7	68.4	68.1	67.8	67.6
7	12	73.0	72.6	72.1	71.7	71.3	70.9	70.5	70.1	69.8	69.4	69.1	68.8	68.5	68.3	68.0	67.7	67.4	67.1	66.9
8	13	72.6	72.1	71.6	71.2	70.8	70.4	70.0	69.6	69.2	68.9	68.6	68.3	67.9	67.6	67.3	67.0	66.7	66.4	66.1
9	14	72.2	71.7	71.2	70.7	70.3	69.9	69.4	69.0	68.7	68.3	67.9	67.6	67.3	67.0	66.7	66.4	66.1	65.8	65.5
10	15	71.8	71.3	70.8	70.3	69.8	69.4	68.9	68.5	68.1	67.7	67.4	67.0	66.7	66.4	66.1	65.8	65.5	65.2	64.9
11	16	71.4	70.9	70.4	69.9	69.4	68.9	68.5	68.0	67.6	67.2	66.8	66.5	66.1	65.8	65.5	65.2	64.9	64.6	64.2
12	17	71.0	70.5	70.0	69.4	68.9	68.5	68.0	67.5	67.1	66.6	66.2	65.8	65.5	65.2	64.9	64.6	64.3	64.0	63.7
13	18	70.7	70.1	69.6	69.0	68.5	68.0	67.5	67.1	66.6	66.1	65.7	65.3	64.8	64.4	64.1	63.8	63.4	63.0	62.6
14	19	70.4	69.8	69.2	68.7	68.1	67.6	67.1	66.6	66.1	65.7	65.2	64.8	64.4	64.0	63.7	63.3	63.0	62.7	62.3
15	20	70.0	69.4	68.9	68.3	67.7	67.2	66.7	66.2	65.7	65.2	64.8	64.3	63.9	63.5	63.1	62.7	62.3	61.9	61.5
16	21	69.7	69.1	68.5	67.9	67.4	66.8	66.3	65.8	65.3	64.8	64.3	63.8	63.4	63.0	62.6	62.2	61.8	61.4	61.0
17	22	69.5	68.8	68.2	67.6	67.0	66.5	65.9	65.4	64.9	64.4	63.9	63.4	62.9	62.4	62.0	61.6	61.2	60.8	60.4
18	23	69.2	68.5	67.9	67.3	66.7	66.1	65.5	65.0	64.5	64.0	63.5	63.0	62.5	62.0	61.6	61.2	60.8	60.4	60.0
19	24	68.9	68.3	67.6	67.0	66.4	65.8	65.2	64.6	64.1	63.7	63.2	62.7	62.2	61.7	61.3	60.9	60.5	60.1	59.7
20	25	68.7	68.0	67.3	66.7	66.1	65.5	64.9	64.3	63.8	63.3	62.9	62.4	61.9	61.5	61.1	60.7	60.3	59.9	59.5
21	26	59.6	59.1	58.7	58.3	57.9	57.5	57.1	56.7	56.4	56.0	55.7	55.4	55.1	54.9	54.6	54.3	54.0	53.7	53.4

  

Male	Female	Ages																		
		Male 21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
6	11	68.4	68.2	68.0	67.8	67.6	67.5	67.3	67.1	67.0	66.8	66.7	66.6	66.5	66.4	66.3	66.2	66.1	66.0	66.4
7	12	67.8	67.5	67.3	67.1	66.8	66.6	66.4	66.2	66.0	65.8	65.6	65.4	65.3	65.1	65.0	64.9	64.7	64.6	64.5
8	13	67.1	66.6	66.4	66.2	65.9	65.7	65.4	65.2	65.0	64.8	64.7	64.5	64.3	64.2	64.1	63.9	63.8	63.7	63.6
9	14	66.4	66.2	66.0	65.8	65.5	65.2	65.0	64.7	64.5	64.3	64.1	63.9	63.7	63.6	63.4	63.3	63.2	63.1	63.0
10	15	65.8	65.5	65.2	65.0	64.7	64.5	64.3	64.1	63.9	63.7	63.5	63.3	63.1	62.9	62.7	62.5	62.3	62.1	62.0
11	16	65.1	64.8	64.6	64.3	64.1	63.8	63.6	63.4	63.2	63.0	62.8	62.6	62.4	62.2	62.0	61.8	61.6	61.4	61.2
12	17	64.5	64.2	63.9	63.6	63.3	63.0	62.7	62.4	62.2	61.9	61.7	61.5	61.3	61.1	60.9	60.7	60.5	60.3	60.1
13	18	63.9	63.6	63.3	63.0	62.7	62.3	62.0	61.8	61.5	61.2	60.9	60.6	60.4	60.2	60.0	59.8	59.6	59.4	59.2
14	19	63.3	63.0	62.7	62.3	62.0	61.7	61.4	61.1	60.8	60.6	60.3	60.1	59.8	59.6	59.4	59.2	59.0	58.8	58.6
15	20	62.7	62.4	62.0	61.7	61.4	61.1	60.8	60.5	60.2	59.9	59.6	59.4	59.2	59.0	58.8	58.6	58.4	58.2	58.0
16	21	62.2	61.8	61.4	61.1	60.8	60.5	60.2	59.9	59.5	59.2	58.9	58.6	58.3	58.0	57.7	57.5	57.3	57.1	56.9
17	22	61.6	61.2	60.9	60.5	60.2	59.9	59.6	59.2	58.9	58.6	58.3	58.0	57.7	57.5	57.3	57.1	56.9	56.7	56.5
18	23	61.1	60.7	60.3	59.9	59.5	59.1	58.8	58.4	58.0	57.7	57.3	57.0	56.7	56.4	56.1	55.8	55.6	55.4	55.2
19	24	60.6	60.2	59.8	59.4	59.0	58.6	58.3	57.9	57.5	57.1	56.8	56.5	56.2	55.9	55.6	55.3	55.1	54.9	54.7
20	25	60.1	59.6	59.2	58.8	58.4	58.0	57.6	57.2	56.8	56.4	56.0	55.7	55.4	55.1	54.8	54.5	54.3	54.0	53.8
21	26	59.6	59.1	58.7	58.3	57.9	57.5	57.1	56.7	56.4	56.0	55.7	55.4	55.1	54.8	54.5	54.2	53.9	53.6	53.3

**Internal Revenue Service, Treasury**

**§ 1.72-9**

Male	Female	Ages											
		35	36	37	38	39	40	41	42	43	44	45	46
22 .....	27 .....	59.1	58.7	58.2	57.7	57.3	56.9	56.5	55.8	55.1	54.8	54.5	54.2
23 .....	28 .....	58.7	58.2	57.7	57.2	56.8	56.4	55.9	55.2	54.8	54.4	53.8	53.5
24 .....	29 .....	58.3	57.7	56.8	56.3	55.8	55.4	55.0	54.4	54.0	53.8	53.2	52.8
25 .....	30 .....	57.9	57.3	56.8	56.3	55.8	55.3	54.9	54.4	53.6	53.2	52.9	52.2
26 .....	31 .....	57.5	56.9	56.4	55.8	55.3	54.8	54.4	53.9	53.5	53.1	52.3	51.9
27 .....	32 .....	57.1	56.5	56.9	55.4	54.9	54.4	53.9	53.4	53.0	52.5	52.1	51.6
28 .....	33 .....	56.7	56.1	55.5	55.0	54.4	53.9	53.4	52.9	52.4	52.0	51.6	50.9
29 .....	34 .....	56.4	55.8	54.6	54.0	53.5	53.0	52.4	52.0	51.5	51.0	50.7	50.3
30 .....	35 .....	56.0	55.4	54.8	54.2	53.6	53.1	52.5	52.0	51.5	51.0	50.5	49.3
31 .....	36 .....	55.7	55.1	54.4	53.8	53.2	52.7	52.1	51.6	51.0	50.5	50.0	49.1
32 .....	37 .....	55.4	54.8	54.1	53.5	52.9	52.3	51.7	51.1	50.6	50.1	49.5	48.6
33 .....	38 .....	55.1	54.5	53.8	53.2	52.5	51.9	51.3	50.7	50.2	49.6	49.1	48.1
34 .....	39 .....	54.9	54.2	53.5	52.8	52.2	51.6	50.9	50.3	49.8	49.2	48.7	47.6
6 .....	11 .....	66.3	66.2	66.1	66.0	65.9	65.9	65.8	65.7	65.6	65.6	65.5	65.4
7 .....	12 .....	65.4	65.3	65.2	65.1	65.0	65.0	64.9	64.9	64.8	64.7	64.6	64.5
8 .....	13 .....	64.6	64.5	64.4	64.3	64.2	64.2	64.1	64.0	64.0	63.9	63.8	63.7
9 .....	14 .....	63.8	63.7	63.6	63.5	63.4	63.3	63.2	63.2	63.1	63.0	62.9	62.8
10 .....	15 .....	63.0	62.9	62.8	62.7	62.6	62.5	62.4	62.3	62.2	62.1	62.0	61.9
11 .....	16 .....	62.2	62.1	61.9	61.8	61.6	61.6	61.5	61.4	61.3	61.2	61.1	61.0
12 .....	17 .....	61.4	61.3	61.1	61.0	60.9	60.8	60.7	60.6	60.5	60.4	60.3	60.2
13 .....	18 .....	60.6	60.5	60.3	60.2	60.1	60.0	59.9	59.8	59.7	59.6	59.5	59.3
14 .....	19 .....	59.8	59.7	59.5	59.4	59.3	59.1	59.0	58.9	58.8	58.7	58.6	58.4
15 .....	20 .....	59.0	58.9	58.6	58.4	58.3	58.2	58.1	58.0	57.9	57.8	57.7	57.5
16 .....	21 .....	58.3	58.1	57.9	57.6	57.5	57.4	57.2	57.1	57.0	56.9	56.8	56.6
17 .....	22 .....	57.5	57.3	57.0	56.8	56.6	56.4	56.3	56.2	56.1	56.0	55.9	55.7
18 .....	23 .....	56.8	56.6	56.4	56.2	56.0	55.9	55.7	55.6	55.5	55.2	55.1	54.9
19 .....	24 .....	56.0	55.8	55.6	55.4	55.3	55.1	54.9	54.8	54.7	54.5	54.3	54.0
20 .....	25 .....	55.3	55.1	54.9	54.7	54.5	54.3	54.1	54.0	53.8	53.7	53.5	53.3
21 .....	26 .....	54.6	54.4	54.1	53.9	53.7	53.5	53.4	53.2	53.0	52.9	52.8	52.5
22 .....	27 .....	53.9	53.6	53.4	53.2	53.0	52.8	52.6	52.4	52.2	52.1	51.8	51.5
23 .....	28 .....	53.2	52.9	52.7	52.5	52.0	51.8	51.6	51.5	51.3	51.1	50.9	50.6
24 .....	29 .....	52.5	52.3	51.7	51.5	51.3	51.0	50.8	50.5	50.3	50.2	49.9	49.8
25 .....	30 .....	51.9	51.6	51.3	51.0	50.8	50.5	50.3	50.1	49.9	49.7	49.6	49.0
26 .....	31 .....	51.2	50.9	50.6	50.3	50.1	49.8	49.6	49.4	49.2	49.0	48.8	48.3
27 .....	32 .....	50.6	50.3	50.0	49.7	49.4	49.1	48.9	48.6	48.4	48.2	47.8	47.3
28 .....	33 .....	50.0	49.6	49.3	49.0	48.7	48.4	48.2	47.9	47.7	47.5	47.1	46.9
29 .....	34 .....	49.4	49.0	48.3	48.0	47.7	47.5	47.2	47.0	46.8	46.5	46.1	45.7

Male	Female	Ages													
		Male 35	36	37	38	39	40	41	42	43	44	45	46	47	48
30 .....	Female 40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
30 .....	48.8	48.4	48.1	47.7	47.4	47.1	46.8	46.5	46.2	46.0	45.8	45.5	45.3	45.2	45.0
31 .....	48.2	47.8	47.5	47.1	46.8	46.4	46.1	45.8	45.6	45.3	45.0	44.8	44.6	44.4	44.2
32 .....	47.7	47.3	46.9	46.5	46.1	45.8	45.5	45.2	44.9	44.6	44.3	44.1	43.9	43.7	43.4
33 .....	47.2	46.7	46.3	45.9	45.5	45.2	44.8	44.5	44.2	43.9	43.7	43.4	43.2	42.9	42.7
34 .....	46.7	46.2	45.8	45.4	45.0	44.6	44.2	43.9	43.6	43.3	43.0	42.7	42.5	42.2	42.0
35 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
36 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
37 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
38 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
39 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

## Internal Revenue Service, Treasury

§ 1.72-9

Male	Female	Ages													
		Male 50	51	52	53	54	55	56	57	58	59	60	61	62	63
		Female 55	56	57	58	59	60	61	62	63	64	65	66	67	68
6 .....	11 .....	65.4	65.4	65.3	65.3	65.3	65.3	65.3	65.2	65.2	65.2	65.2	65.2	65.2	65.2
7 .....	12 .....	64.5	64.5	64.4	64.4	64.4	64.4	64.3	64.3	64.3	64.3	64.3	64.3	64.3	64.2
8 .....	13 .....	63.6	63.6	63.5	63.5	63.5	63.5	63.4	63.4	63.4	63.4	63.4	63.4	63.3	63.3
9 .....	14 .....	62.7	62.7	62.7	62.6	62.6	62.6	62.5	62.5	62.5	62.5	62.5	62.4	62.4	62.4
10 .....	15 .....	61.8	61.8	61.8	61.7	61.7	61.7	61.6	61.6	61.6	61.6	61.6	61.5	61.5	61.5
11 .....	16 .....	61.0	60.9	60.9	60.8	60.8	60.8	60.7	60.7	60.7	60.7	60.6	60.6	60.6	60.6
12 .....	17 .....	60.1	60.0	60.0	59.9	59.9	59.9	59.8	59.8	59.8	59.8	59.7	59.7	59.7	59.7
13 .....	18 .....	59.2	59.1	59.1	59.0	59.0	59.0	58.9	58.9	58.9	58.9	58.8	58.8	58.8	58.8
14 .....	19 .....	58.3	58.2	58.2	58.2	58.1	58.1	58.0	58.0	58.0	57.9	57.9	57.9	57.9	57.9
15 .....	20 .....	57.4	57.4	57.3	57.3	57.2	57.2	57.1	57.1	57.1	57.0	57.0	57.0	57.0	56.9
16 .....	21 .....	56.5	56.5	56.4	56.4	56.3	56.3	56.2	56.2	56.2	56.1	56.1	56.1	56.1	56.0
17 .....	22 .....	55.7	55.6	55.5	55.5	55.4	55.4	55.3	55.3	55.3	55.2	55.2	55.2	55.1	55.1
18 .....	23 .....	54.8	54.7	54.7	54.6	54.6	54.5	54.5	54.4	54.4	54.3	54.3	54.3	54.2	54.2
19 .....	24 .....	53.9	53.9	53.8	53.7	53.7	53.6	53.6	53.5	53.5	53.4	53.4	53.4	53.3	53.3
20 .....	25 .....	53.1	53.0	52.9	52.8	52.8	52.7	52.7	52.6	52.6	52.5	52.5	52.4	52.4	52.4
21 .....	26 .....	52.2	52.1	52.0	52.0	51.9	51.8	51.8	51.7	51.7	51.6	51.6	51.5	51.5	51.5
22 .....	27 .....	51.4	51.3	51.2	51.1	51.0	51.0	50.9	50.8	50.8	50.7	50.7	50.6	50.6	50.6
23 .....	28 .....	50.5	50.4	50.3	50.2	50.2	50.1	50.0	50.0	49.9	49.8	49.8	49.7	49.7	49.7
24 .....	29 .....	49.7	49.6	49.5	49.4	49.3	49.2	49.1	49.1	49.0	49.0	48.9	48.9	48.8	48.8
25 .....	30 .....	48.8	48.7	48.6	48.5	48.4	48.3	48.3	48.2	48.1	48.1	48.0	48.0	47.9	47.9
26 .....	31 .....	48.0	47.9	47.8	47.7	47.6	47.5	47.4	47.3	47.3	47.2	47.1	47.1	47.0	47.0
27 .....	32 .....	47.2	47.1	46.9	46.8	46.7	46.6	46.5	46.5	46.4	46.3	46.2	46.2	46.1	46.1
28 .....	33 .....	46.4	46.3	46.1	46.0	45.9	45.8	45.7	45.6	45.6	45.5	45.4	45.4	45.2	45.2
29 .....	34 .....	45.6	45.4	45.3	45.2	45.1	44.9	44.8	44.7	44.7	44.6	44.5	44.4	44.4	44.3
30 .....	35 .....	44.8	44.6	44.5	44.4	44.2	44.1	44.0	43.9	43.8	43.7	43.6	43.6	43.5	43.4
31 .....	36 .....	44.0	43.9	43.7	43.6	43.4	43.3	43.2	43.1	43.0	42.9	42.8	42.7	42.6	42.0
32 .....	37 .....	43.3	43.1	42.9	42.8	42.6	42.5	42.4	42.2	42.1	42.0	41.9	41.9	41.8	41.7
33 .....	38 .....	42.5	42.3	42.1	42.0	41.8	41.7	41.5	41.4	41.3	41.2	41.1	41.0	40.9	40.8
34 .....	39 .....	41.8	41.6	41.4	41.2	41.0	40.9	40.7	40.6	40.5	40.4	40.3	40.2	40.1	40.0

Male	Female	Ages														
		Male 64	Female 69	65	66	67	68	69	70	71	72	73	74	75	76	77
6		65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1
7		64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.1	64.1
8		63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.2	63.2	63.2	63.2	63.2
9		62.4	62.4	62.4	62.4	62.4	62.4	62.4	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3
10		61.5	61.5	61.5	61.5	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4
11	11 .....	60.6	60.6	60.6	60.6	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5
12	12 .....	59.7	59.7	59.6	59.6	59.6	59.6	59.6	59.6	59.6	59.6	59.6	59.6	59.6	59.5	59.5
13	13 .....	58.8	58.7	58.7	58.7	58.7	58.7	58.7	58.7	58.7	58.7	58.7	58.6	58.6	58.6	58.6
14	14 .....	57.8	57.8	57.8	57.8	57.8	57.8	57.8	57.8	57.8	57.7	57.7	57.7	57.7	57.7	57.7
15	15 .....	56.9	56.9	56.9	56.9	56.9	56.9	56.8	56.8	56.8	56.8	56.8	56.8	56.8	56.8	56.8
16	16 .....	56.0	56.0	56.0	56.0	55.9	55.9	55.9	55.9	55.9	55.9	55.9	55.9	55.9	55.9	55.8
17	17 .....	55.1	55.1	55.1	55.1	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0	54.9	54.9
18	18 .....	54.2	54.2	54.1	54.1	54.1	54.1	54.1	54.1	54.1	54.0	54.0	54.0	54.0	54.0	54.0
19	19 .....	53.3	53.3	53.2	53.2	53.2	53.2	53.2	53.2	53.2	53.1	53.1	53.1	53.1	53.1	53.1
20	20 .....	52.4	52.3	52.3	52.3	52.3	52.3	52.3	52.2	52.2	52.2	52.2	52.2	52.2	52.1	52.1
21	21 .....	51.4	51.4	51.4	51.4	51.3	51.3	51.3	51.3	51.3	51.3	51.3	51.2	51.2	51.2	51.2
22	22 .....	50.5	50.5	50.5	50.5	50.4	50.4	50.4	50.4	50.4	50.4	50.3	50.3	50.3	50.3	50.3
23	23 .....	49.6	49.6	49.6	49.6	49.5	49.5	49.5	49.5	49.5	49.4	49.4	49.4	49.4	49.4	49.4
24	24 .....	48.7	48.7	48.7	48.6	48.6	48.6	48.6	48.6	48.5	48.5	48.5	48.5	48.4	48.4	48.4
25	25 .....	47.8	47.8	47.8	47.7	47.7	47.7	47.7	47.6	47.6	47.6	47.6	47.5	47.5	47.5	47.5
26	26 .....	46.9	46.9	46.8	46.8	46.8	46.8	46.8	46.7	46.7	46.7	46.6	46.6	46.6	46.6	46.6
27	27 .....	46.0	46.0	45.9	45.9	45.9	45.8	45.8	45.8	45.8	45.8	45.7	45.7	45.7	45.7	45.7
28	28 .....	45.1	45.1	45.1	45.0	45.0	44.9	44.9	44.9	44.9	44.9	44.8	44.8	44.8	44.8	44.8
29	29 .....	44.3	44.2	44.2	44.1	44.1	44.0	44.0	44.0	44.0	43.9	43.9	43.9	43.9	43.9	43.9
30	30 .....	43.4	43.3	43.3	43.2	43.2	43.1	43.1	43.1	43.1	43.0	43.0	43.0	42.9	42.9	42.9
31	31 .....	42.5	42.4	42.3	42.3	42.3	42.3	42.3	42.2	42.2	42.1	42.1	42.1	42.0	42.0	42.0
32	32 .....	41.6	41.6	41.5	41.4	41.4	41.3	41.3	41.3	41.2	41.2	41.2	41.2	41.1	41.1	41.1
33	33 .....	40.8	40.7	40.7	40.6	40.5	40.5	40.5	40.4	40.4	40.3	40.3	40.3	40.2	40.2	40.2
34	34 .....	39.9	39.9	39.8	39.8	39.7	39.7	39.6	39.6	39.5	39.5	39.5	39.4	39.4	39.3	39.3

  

Male	Female	Ages														
		Male 79	Female 84	80	81	82	83	84	85	86	87	88	89	90	91	92
6	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1
7	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1
8	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2
9	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3

**Internal Revenue Service, Treasury**

**§ 1.72-9**

10 .....	15 .....	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4
11 .....	16 .....	60.5	60.5	60.5	60.5	60.5	60.4	60.4	60.4	60.4	60.4	60.4
12 .....	17 .....	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5
13 .....	18 .....	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6
14 .....	19 .....	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7
15 .....	20 .....	56.8	56.8	56.8	56.8	56.8	56.8	56.7	56.7	56.7	56.7	56.7
16 .....	21 .....	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8
17 .....	22 .....	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9
18 .....	23 .....	54.0	54.0	54.0	54.0	54.0	54.0	54.0	54.0	54.0	54.0	53.9
19 .....	24 .....	53.1	53.1	53.1	53.1	53.0	53.0	53.0	53.0	53.0	53.0	53.0
20 .....	25 .....	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1
21 .....	26 .....	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2
22 .....	27 .....	50.3	50.3	50.3	50.3	50.3	50.2	50.2	50.2	50.2	50.2	50.2
23 .....	28 .....	49.4	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3
24 .....	29 .....	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4
25 .....	30 .....	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.4	47.4	47.4	47.4
26 .....	31 .....	46.6	46.6	46.6	46.6	46.5	46.5	46.5	46.5	46.5	46.5	46.5
27 .....	32 .....	45.7	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6
28 .....	33 .....	44.7	44.7	44.7	44.7	44.7	44.7	44.7	44.7	44.7	44.7	44.7
29 .....	34 .....	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.7	43.7	43.7
30 .....	35 .....	42.9	42.9	42.9	42.9	42.9	42.9	42.8	42.8	42.8	42.8	42.8
31 .....	36 .....	42.0	42.0	42.0	42.0	41.9	41.9	41.9	41.9	41.9	41.9	41.9
32 .....	37 .....	41.1	41.1	41.1	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0
33 .....	38 .....	40.2	40.2	40.2	40.2	40.1	40.1	40.1	40.1	40.1	40.1	40.1
34 .....	39 .....	39.3	39.3	39.3	39.3	39.3	39.2	39.2	39.2	39.2	39.2	39.2

Ages																	
Male	Female	Male 93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108
		Female 98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113
6 .....	11 .....	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
7 .....	12 .....	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1
8 .....	13 .....	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2
9 .....	14 .....	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3
10 .....	15 .....	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4
11 .....	16 .....	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4
12 .....	17 .....	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5
13 .....	18 .....	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6
14 .....	19 .....	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7
15 .....	20 .....	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7
16 .....	21 .....	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8

		Ages															
Male	Female	Male 93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108
		Female 98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113
17	22	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9
18	23	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9
19	24	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0
20	25	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1
21	26	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.1	51.1	51.1	51.1	51.1	51.1	51.1	51.1	51.1
22	27	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2
23	28	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3
24	29	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.3
25	30	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4
26	31	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5
27	32	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6
28	33	44.7	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6
29	34	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7
30	35	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8
31	36	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9
32	37	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0
33	38	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.0
34	39	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.1
		Ages															
Male	Female	Male 35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
		Female 40	41	42	43	44	45	46	47	48	49	50	51	52			
35	40	46.2	45.7	45.3	44.8	44.4	44.0	43.6	43.3	43.0	42.6	42.3	42.0	41.7	42.3	42.0	41.8
36	41	45.7	45.2	44.8	44.3	43.9	43.5	43.1	42.7	42.3	42.0	41.7	41.4	41.1	41.4	41.1	41.1
37	42	45.3	44.8	44.3	43.8	43.4	43.0	42.6	42.2	41.8	41.4	41.1	40.7	40.4			
38	43	44.8	44.3	43.8	43.3	42.9	42.4	42.0	41.6	41.2	40.8	40.5	40.1	39.8			
39	44	44.4	43.9	43.4	42.9	42.4	41.9	41.5	41.0	40.6	39.9	39.5	39.2				
40	45	44.0	43.5	42.9	42.4	41.9	41.4	41.0	40.5	40.1	39.7	39.3	38.9	38.6			
41	46	43.6	43.1	42.6	42.0	41.5	41.0	40.5	40.0	39.6	39.2	38.8	38.4	38.0			
42	47	43.3	42.7	42.1	41.6	41.0	40.5	40.0	39.6	39.1	38.7	38.2	37.8	37.5			
43	48	43.0	42.3	41.8	41.2	40.6	40.1	39.6	39.1	38.6	38.2	37.7	37.3	36.9			
44	49	42.6	42.0	41.4	40.8	40.2	39.7	39.2	38.7	38.2	37.7	37.2	36.8	36.4	36.2		
45	50	42.3	41.7	41.1	40.5	39.9	39.3	38.8	38.2	37.7	37.2	36.8	36.3	35.9	35.7		
46	51	42.0	41.4	40.7	40.1	39.5	38.9	38.4	37.8	37.3	36.8	36.3	35.9	35.4	35.0		
47	52	41.8	41.1	40.4	39.8	39.2	38.6	38.0	37.5	36.9	36.4	35.9	35.4	35.0			

**Internal Revenue Service, Treasury**

**§ 1.72-9**

Male	Female	Ages											
		Male 48	49	50	51	52	53	54	55	56	57	58	59
Male	Female 53	54	55	56	57	58	59	60	61	62	63	64	65
35	40	41.5	41.3	41.0	40.8	40.6	40.4	40.3	40.1	40.0	39.8	39.7	39.5
36	41	40.8	40.6	40.3	40.1	39.9	39.7	39.5	39.3	39.0	38.9	38.8	38.6
37	42	40.2	39.9	39.6	39.4	39.2	39.0	38.8	38.6	38.4	38.3	38.1	37.9
38	43	39.5	39.2	39.0	38.7	38.5	38.3	38.1	37.9	37.7	37.5	37.3	37.1
39	44	38.9	38.6	38.3	38.0	37.8	37.6	37.3	36.9	36.8	36.6	36.4	36.3
40	45	38.3	38.0	37.7	37.4	37.1	36.9	36.6	36.4	36.2	36.0	35.9	35.7
41	46	37.7	37.3	37.0	36.7	36.5	36.2	36.0	35.7	35.5	35.3	35.1	35.0
42	47	37.1	36.8	36.4	36.1	35.8	35.6	35.3	35.1	34.8	34.6	34.4	34.8
43	48	36.5	36.2	35.8	35.5	35.2	34.9	34.7	34.4	34.2	33.9	33.7	33.3
44	49	36.0	35.6	35.3	34.9	34.6	34.3	34.0	33.8	33.5	33.3	33.0	32.6
45	50	35.5	35.1	34.7	34.4	34.0	33.7	33.4	33.1	32.9	32.6	32.4	31.9
46	51	35.0	34.6	34.2	33.8	33.5	33.1	32.8	32.5	32.2	32.0	31.7	31.5
47	52	34.5	34.1	33.7	33.3	32.9	32.6	32.2	31.9	31.6	31.4	31.1	30.9
48	53	34.0	33.6	33.2	32.8	32.4	32.0	31.7	31.4	31.1	30.8	30.5	30.0
49	54	33.6	33.1	32.7	32.3	31.9	31.5	31.2	30.8	30.5	30.2	29.9	29.4
50	55	33.2	32.7	32.3	31.8	31.4	31.0	30.6	30.3	29.9	29.6	29.3	28.8
51	56	32.8	32.3	31.8	31.4	30.9	30.5	30.1	29.7	29.4	29.1	28.8	28.5
52	57	32.4	31.9	31.4	30.9	30.5	30.1	29.6	29.3	28.9	28.6	28.2	27.6
53	58	32.0	31.5	31.0	30.5	30.1	29.7	29.2	28.8	28.3	27.9	27.7	27.4
54	59	31.7	31.2	30.6	30.1	29.7	29.2	28.8	28.3	27.9	27.6	27.2	26.9
55	60	31.4	30.8	30.3	29.8	29.3	28.8	28.3	27.9	27.5	27.1	26.7	26.4
56	61	31.1	30.5	29.9	29.4	28.9	28.4	27.9	27.5	27.1	26.7	26.3	25.9
57	62	30.8	30.2	29.6	29.1	28.6	28.1	27.6	27.1	26.7	26.2	25.8	25.4
58	63	30.5	29.9	29.3	28.8	28.2	27.7	27.2	26.7	26.3	25.9	25.4	25.0
59	64	30.2	29.6	29.0	28.5	27.9	27.4	26.9	26.4	25.9	25.4	25.0	24.6
60	65	30.0	29.4	28.8	28.2	27.6	27.1	26.5	26.0	25.5	25.1	24.6	23.8
Male	Female	Ages											
		Male 61	62	63	64	65	66	67	68	69	70	71	72
Male	Female 66	67	68	69	70	71	72	73	74	75	76	77	78
35	40	39.4	39.3	39.2	39.1	39.0	38.9	38.8	38.7	38.7	38.6	38.6	38.6
36	41	38.5	38.4	38.3	38.2	38.1	38.0	38.0	37.9	37.8	37.7	37.7	37.7
37	42	37.7	37.6	37.5	37.4	37.3	37.2	37.1	37.0	36.9	36.9	36.9	36.9
38	43	36.9	36.8	36.7	36.6	36.5	36.4	36.3	36.2	36.1	36.0	36.0	36.0
39	44	36.2	36.0	35.9	35.8	35.7	35.6	35.5	35.4	35.3	35.2	35.2	35.2
40	45	35.4	35.3	35.1	35.0	34.9	34.8	34.7	34.6	34.5	34.4	34.4	34.3
41	46	34.6	34.4	34.2	34.1	34.0	33.9	33.8	33.7	33.6	33.5	33.5	33.5

Male	Female	Ages											
		Male 61	62	63	64	65	66	67	68	69	70	71	72
Male	Female 66	67	68	69	70	71	72	73	74	75	76	77	78
42	47	33.9	33.7	33.6	33.5	33.4	33.2	33.1	33.0	33.0	32.9	32.8	32.7
43	48	33.2	33.0	32.9	32.7	32.6	32.5	32.4	32.3	32.2	32.1	31.9	31.9
44	49	32.5	32.3	32.1	32.0	31.8	31.7	31.6	31.5	31.4	31.3	31.1	31.1
45	50	31.8	31.6	31.4	31.3	31.1	31.0	30.8	30.7	30.6	30.5	30.4	30.3
46	51	31.1	30.9	30.7	30.5	30.4	30.2	30.1	30.0	29.9	29.8	29.7	29.5
47	52	30.4	30.2	30.0	29.8	29.7	29.5	29.4	29.3	29.3	29.0	28.9	28.7
48	53	29.8	29.5	29.3	29.2	29.0	28.8	28.7	28.5	28.4	28.3	28.2	28.1
49	54	29.1	28.9	28.7	28.5	28.3	28.1	28.0	27.8	27.7	27.6	27.5	27.3
50	55	28.5	28.3	28.1	27.8	27.6	27.5	27.3	27.1	27.0	26.9	26.7	26.6
51	56	27.9	27.7	27.4	27.2	27.0	26.8	26.6	26.5	26.3	26.2	26.0	25.9
52	57	27.3	27.1	26.8	26.6	26.4	26.2	26.0	25.8	25.7	25.5	25.4	25.2
53	58	26.8	26.6	26.2	26.0	25.8	25.6	25.4	25.2	25.0	24.8	24.7	24.6
54	59	26.2	25.9	25.7	25.4	25.2	25.0	24.7	24.6	24.4	24.2	24.0	23.8
55	60	25.7	25.4	25.1	24.9	24.6	24.4	24.1	23.9	23.8	23.6	23.4	23.3
56	61	25.2	24.9	24.6	24.3	24.1	23.8	23.5	23.3	23.0	22.8	22.6	22.5
57	62	24.7	24.4	24.1	23.8	23.6	23.3	23.0	22.7	22.5	22.2	22.0	21.9
58	63	24.3	23.9	23.6	23.3	23.0	22.8	22.5	22.2	21.9	21.7	21.5	21.4
59	64	23.8	23.5	23.1	22.8	22.5	22.2	21.9	21.7	21.5	21.2	21.0	20.9
60	65	23.4	23.0	22.7	22.3	22.0	21.7	21.4	21.2	20.9	20.7	20.5	20.4
61	66	23.0	22.6	22.2	21.9	21.6	21.3	21.0	20.7	20.4	20.2	20.0	19.8
62	67	22.6	22.2	21.8	21.5	21.1	20.8	20.5	20.2	19.9	19.7	19.5	19.3
63	68	22.2	21.8	21.4	21.1	20.7	20.4	20.1	19.8	19.5	19.2	19.0	18.7
64	69	21.9	21.5	21.1	20.7	20.3	20.0	19.6	19.3	19.0	18.7	18.5	18.0
65	70	21.6	21.1	20.7	20.3	19.9	19.6	19.2	18.9	18.6	18.3	18.0	17.8
66	71	21.3	20.8	20.4	20.0	19.6	19.2	18.8	18.5	18.2	17.9	17.6	17.3
67	72	21.0	20.5	20.1	19.6	19.2	18.8	18.5	18.1	17.8	17.5	17.2	16.9
68	73	20.7	20.2	19.8	19.3	18.9	18.5	18.1	17.8	17.4	17.1	16.8	16.5
69	74	20.4	19.9	19.5	19.0	18.6	18.2	17.8	17.4	17.1	16.7	16.4	16.1
70	75	20.2	19.7	19.2	18.7	18.3	17.9	17.5	17.1	16.7	16.4	16.1	15.8
71	76	20.0	19.5	19.0	18.5	18.0	17.6	17.2	16.8	16.4	16.1	15.7	15.4
72	77	19.8	19.2	18.7	18.2	17.8	17.3	16.9	16.5	16.1	15.8	15.5	15.1
73	78	19.6	19.0	18.5	18.0	17.5	17.1	16.7	16.2	15.8	15.5	15.1	14.8

**Internal Revenue Service, Treasury**

**§ 1.72-9**

Male	Female	Ages											
		Male 74	75	76	77	78	79	80	81	82	83	84	85
Female 79	38.6	38.5	38.5	38.4	38.4	38.4	38.4	38.4	38.4	38.4	38.4	38.3	38.3
Female 80	37.6	37.6	37.6	37.6	37.6	37.6	37.6	37.6	37.6	37.5	37.5	37.4	37.4
35	40	37.7	36.8	36.8	36.7	36.7	36.7	36.7	36.7	36.6	36.6	36.6	36.6
36	41	37.7	36.8	36.8	36.7	36.7	36.7	36.7	36.7	36.6	36.6	36.6	36.6
37	42	37.7	36.8	36.8	36.7	36.7	36.7	36.7	36.7	36.6	36.6	36.6	36.6
38	43	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
39	44	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
40	45	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
41	46	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
42	47	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
43	48	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
44	49	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
45	50	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
46	51	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
47	52	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
48	53	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
49	54	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
50	55	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
51	56	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
52	57	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
53	58	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
54	59	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
55	60	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
56	61	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
57	62	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
58	63	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
59	64	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
60	65	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
61	66	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
62	67	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
63	68	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
64	69	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
65	70	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
66	71	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
67	72	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
68	73	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
69	74	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
70	75	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
71	76	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7
72	77	37.7	36.9	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7

Male	Female	Ages											
		Male 74	75	76	77	78	79	80	81	82	83	84	85
Male	Female	Male 79	80	81	82	83	84	85	86	87	88	89	90
73	78	14.1	13.8	13.6	13.3	13.1	12.9	12.5	12.3	12.1	12.1	12.0	11.8
74	79	13.8	13.5	13.2	13.0	12.7	12.5	12.3	12.1	11.9	11.7	11.6	11.4
75	80	13.5	13.2	12.9	12.6	12.4	12.2	11.9	11.7	11.5	11.4	11.2	11.0
76	81	13.2	12.9	12.6	12.3	12.1	11.8	11.6	11.4	11.2	11.0	10.8	10.7
77	82	13.0	12.6	12.3	12.1	11.8	11.5	11.3	11.1	10.8	10.7	10.5	10.3
78	83	12.7	12.4	12.1	11.8	11.5	11.2	11.0	10.7	10.5	10.3	10.1	10.0
79	84	12.5	12.2	11.8	11.5	11.2	11.0	10.7	10.5	10.2	10.0	9.8	9.6
80	85	12.3	11.9	11.6	11.3	11.0	10.7	10.4	10.2	10.0	9.7	9.5	9.3
81	86	12.1	11.7	11.4	11.1	10.7	10.5	10.2	10.0	9.9	9.7	9.5	9.3
82	87	11.9	11.5	11.2	10.8	10.5	10.2	10.0	9.7	9.4	9.2	9.0	8.8
83	88	11.7	11.4	11.0	10.7	10.3	10.0	9.7	9.5	9.2	9.0	8.7	8.5
84	89	11.6	11.2	10.8	10.5	10.1	9.8	9.5	9.3	9.0	8.7	8.5	8.3
85	90	11.4	11.0	10.7	10.3	10.0	9.6	9.3	9.1	8.8	8.5	8.3	8.1
Ages													
Male	Female	Ages											
		Male 86	87	88	89	90	91	92	93	94	95	96	97
Male	Female	Male 91	92	93	94	95	96	97	98	99	100	101	102
35	40	38.3	38.3	38.3	38.3	38.3	38.3	38.3	38.3	38.3	38.3	38.3	38.3
36	41	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4
37	42	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5
38	43	35.7	35.7	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6
39	44	34.8	34.8	34.8	34.8	34.8	34.8	34.8	34.7	34.7	34.7	34.7	34.7
40	45	33.9	33.9	33.9	33.9	33.9	33.9	33.9	33.9	33.9	33.9	33.9	33.9
41	46	33.1	33.1	33.1	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0
42	47	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.1	32.1
43	48	31.4	31.4	31.4	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3
44	49	30.6	30.6	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.4
45	50	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.6	29.6	29.6	29.6	29.6
46	51	28.9	28.9	28.9	28.9	28.9	28.8	28.8	28.8	28.8	28.8	28.8	28.8
47	52	28.1	28.1	28.1	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0
48	53	27.3	27.3	27.3	27.3	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2
49	54	26.5	26.5	26.5	26.5	26.5	26.5	26.4	26.4	26.4	26.4	26.4	26.4
50	55	25.8	25.8	25.7	25.7	25.7	25.7	25.7	25.6	25.6	25.6	25.6	25.6
51	56	25.0	25.0	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.8	24.8	24.8
52	57	24.3	24.2	24.2	24.1	24.1	24.1	24.1	24.1	24.1	24.1	24.1	24.0
53	58	23.5	23.5	23.4	23.4	23.4	23.4	23.4	23.4	23.3	23.3	23.3	23.3
54	59	22.8	22.7	22.7	22.7	22.7	22.7	22.7	22.6	22.6	22.6	22.6	22.5

55 .....	60 .....	22.1	22.0	22.0	21.9	21.9	21.9	21.8	21.8	21.8	21.8
56 .....	61 .....	21.4	21.3	21.3	21.2	21.2	21.2	21.1	21.1	21.1	21.1
57 .....	62 .....	20.7	20.6	20.6	20.5	20.5	20.5	20.4	20.4	20.4	20.4
58 .....	63 .....	20.0	19.9	19.9	19.8	19.8	19.8	19.7	19.7	19.7	19.7
59 .....	64 .....	19.3	19.3	19.2	19.2	19.2	19.1	19.1	19.0	19.0	19.0

**§ 1.72–9**

**26 CFR Ch. I (4–1–97 Edition)**

Male	Fe-male	Ages										
		Male 98	99	100	101	102	103	104	105	106	107	108
		Female 103	104	105	106	107	108	109	110	111	112	113
35 ....	40 ....	38.3	38.3	38.3	38.3	38.3	38.3	38.2	38.2	38.2	38.2	38.2
36 ....	41 ....	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.3
37 ....	42 ....	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5
38 ....	43 ....	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6
39 ....	44 ....	34.7	34.7	34.7	34.7	34.7	34.7	34.7	34.7	34.7	34.7	34.7
40 ....	45 ....	33.9	33.8	33.8	33.8	33.8	33.8	33.8	33.8	33.8	33.8	33.8
41 ....	46 ....	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0
42 ....	47 ....	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1
43 ....	48 ....	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3
44 ....	49 ....	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4
45 ....	50 ....	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6
46 ....	51 ....	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.7
47 ....	52 ....	28.0	28.0	28.0	28.0	28.0	28.0	27.9	27.9	27.9	27.9	27.9
48 ....	53 ....	27.2	27.2	27.2	27.2	27.2	27.1	27.1	27.1	27.1	27.1	27.1
49 ....	54 ....	26.4	26.4	26.4	26.4	26.4	26.3	26.3	26.3	26.3	26.3	26.3
50 ....	55 ....	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.5	25.5	25.5
51 ....	56 ....	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.7
52 ....	57 ....	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0
53 ....	58 ....	23.3	23.3	23.3	23.3	23.3	23.3	23.2	23.2	23.2	23.2	23.2
54 ....	59 ....	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5
55 ....	60 ....	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.7	21.7
56 ....	61 ....	21.1	21.1	21.1	21.1	21.0	21.0	21.0	21.0	21.0	21.0	21.0
57 ....	62 ....	20.4	20.4	20.4	20.3	20.3	20.3	20.3	20.3	20.3	20.3	20.3
58 ....	63 ....	19.7	19.7	19.7	19.6	19.6	19.6	19.6	19.6	19.6	19.6	19.6
59 ....	64 ....	19.0	19.0	19.0	19.0	19.0	18.9	18.9	18.9	18.9	18.9	18.9

Male	Female	Ages											
		Male 86 Female 91	87	88	89	90	91	92	93	94	95	96	97
60 .....	65 .....	18.7	18.6	18.5	18.5	18.4	18.4	18.4	18.4	18.4	18.4	18.3	18.3
61 .....	66 .....	18.1	18.0	17.9	17.9	17.8	17.8	17.8	17.8	17.8	17.7	17.7	17.7
62 .....	67 .....	17.4	17.4	17.3	17.3	17.2	17.2	17.1	17.1	17.1	17.1	17.0	17.0
63 .....	68 .....	16.8	16.8	16.7	16.7	16.6	16.6	16.5	16.5	16.5	16.4	16.4	16.4
64 .....	69 .....	16.2	16.2	16.1	16.1	16.0	16.0	15.9	15.9	15.9	15.8	15.8	15.8
65 .....	70 .....	15.7	15.6	15.5	15.5	15.4	15.4	15.3	15.3	15.3	15.2	15.2	15.2
66 .....	71 .....	15.1	15.0	14.9	14.9	14.8	14.8	14.7	14.7	14.7	14.6	14.6	14.6
67 .....	72 .....	14.6	14.5	14.4	14.4	14.3	14.3	14.2	14.2	14.1	14.1	14.1	14.0
68 .....	73 .....	14.1	14.0	13.9	13.9	13.8	13.8	13.7	13.6	13.6	13.6	13.5	13.5
69 .....	74 .....	13.6	13.5	13.4	13.4	13.3	13.2	13.2	13.1	13.1	13.0	13.0	12.9
70 .....	75 .....	13.1	13.0	12.9	12.8	12.7	12.7	12.6	12.6	12.5	12.5	12.4	12.4
71 .....	76 .....	12.6	12.5	12.4	12.3	12.2	12.2	12.1	12.1	12.0	12.0	11.9	11.9
72 .....	77 .....	12.1	12.0	11.9	11.8	11.8	11.8	11.7	11.6	11.6	11.5	11.4	11.4
73 .....	78 .....	11.7	11.6	11.5	11.4	11.3	11.3	11.2	11.2	11.1	11.0	11.0	10.9
74 .....	79 .....	11.3	11.2	11.1	11.1	11.0	10.9	10.8	10.7	10.7	10.6	10.5	10.5
75 .....	80 .....	10.9	10.8	10.7	10.7	10.5	10.5	10.4	10.3	10.2	10.2	10.1	10.0
76 .....	81 .....	10.5	10.4	10.3	10.2	10.1	10.0	9.9	9.8	9.7	9.7	9.7	9.6
77 .....	82 .....	10.2	10.0	9.9	9.8	9.7	9.6	9.5	9.4	9.3	9.3	9.2	9.2
78 .....	83 .....	9.8	9.7	9.5	9.4	9.3	9.2	9.1	9.0	9.0	8.9	8.9	8.8
79 .....	84 .....	9.5	9.3	9.2	9.2	9.0	8.9	8.7	8.6	8.5	8.5	8.5	8.4
80 .....	85 .....	9.2	9.0	8.9	8.7	8.6	8.5	8.4	8.3	8.3	8.2	8.1	8.1
81 .....	86 .....	8.9	8.7	8.6	8.4	8.3	8.2	8.1	8.0	7.9	7.9	7.8	7.7
82 .....	87 .....	8.6	8.4	8.3	8.1	8.0	7.9	7.8	7.7	7.6	7.5	7.5	7.4
83 .....	88 .....	8.3	8.2	8.0	7.9	7.7	7.6	7.5	7.4	7.3	7.2	7.2	7.1
84 .....	89 .....	8.1	7.9	7.8	7.6	7.5	7.3	7.2	7.1	7.0	7.0	6.9	6.8

**§ 1.72–9**

**26 CFR Ch. I (4–1–97 Edition)**

Male	Female	Ages										
		Male 98	99	100	101	102	103	104	105	106	107	108
		Female 103	104	105	106	107	108	109	110	111	112	113
60 ....	65 ....	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.2	18.2	18.2	18.2
61 ....	66 ....	17.7	17.7	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.5
62 ....	67 ....	17.0	17.0	17.0	17.0	17.0	17.0	16.9	16.9	16.9	16.9	16.9
63 ....	68 ....	16.4	16.4	16.4	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.2
64 ....	69 ....	15.8	15.8	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.6
65 ....	70 ....	15.2	15.2	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.0	15.0
66 ....	71 ....	14.6	14.6	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.4	14.4
67 ....	72 ....	14.0	14.0	14.0	14.0	13.9	13.9	13.9	13.9	13.9	13.9	13.8
68 ....	73 ....	13.5	13.4	13.4	13.4	13.4	13.4	13.3	13.3	13.3	13.3	13.2
69 ....	74 ....	12.9	12.9	12.9	12.8	12.8	12.8	12.8	12.8	12.8	12.7	12.7
70 ....	75 ....	12.4	12.4	12.3	12.3	12.3	12.3	12.3	12.2	12.2	12.2	12.1
71 ....	76 ....	11.9	11.9	11.8	11.8	11.8	11.8	11.7	11.7	11.7	11.7	11.6
72 ....	77 ....	11.4	11.4	11.3	11.3	11.3	11.3	11.2	11.2	11.2	11.2	11.1
73 ....	78 ....	10.9	10.9	10.9	10.8	10.8	10.8	10.7	10.7	10.7	10.7	10.6
74 ....	79 ....	10.5	10.4	10.4	10.4	10.3	10.3	10.3	10.3	10.2	10.2	10.1
75 ....	80 ....	10.0	10.0	9.9	9.9	9.9	9.8	9.8	9.8	9.7	9.7	.....
76 ....	81 ....	9.6	9.5	9.5	9.5	9.4	9.4	9.4	9.4	9.3	9.3	.....
77 ....	82 ....	9.2	9.1	9.1	9.1	9.0	9.0	9.0	8.9	8.9	8.9	.....
78 ....	83 ....	8.8	8.7	8.7	8.7	8.6	8.6	8.5	8.5	8.5	8.4	.....
79 ....	84 ....	8.4	8.4	8.3	8.3	8.2	8.2	8.2	8.1	8.1	8.0	.....
80 ....	85 ....	8.0	8.0	7.9	7.9	7.8	7.8	7.7	7.7	7.7	7.6	.....
81 ....	86 ....	7.7	7.6	7.6	7.6	7.5	7.5	7.4	7.4	7.3	7.3	.....
82 ....	87 ....	7.4	7.3	7.3	7.2	7.2	7.1	7.1	7.0	7.0	6.9	.....
83 ....	88 ....	7.1	7.0	6.9	6.9	6.8	6.8	6.7	6.7	6.7	6.6	.....
84 ....	89 ....	6.8	6.7	6.6	6.6	6.5	6.5	6.4	6.4	6.3	6.3	.....

Male	Female	Ages										
		Male 86	87	88	89	90	91	92	93	94	95	96
		Female 91	92	93	94	95	96	97	98	99	100	101
85 ....	90 ....	7.9	7.7	7.5	7.4	7.2	7.1	7.0	6.9	6.8	6.7	6.6
86 ....	91 ....	7.7	7.5	7.3	7.1	7.0	6.8	6.7	6.6	6.5	6.4	6.4
87 ....	92 ....	7.5	7.3	7.1	6.9	6.8	6.6	6.5	6.4	6.3	6.2	6.1
88 ....	93 ....	7.3	7.1	6.9	6.7	6.6	6.4	6.3	6.2	6.1	6.0	5.9
89 ....	94 ....	7.1	6.9	6.7	6.5	6.4	6.2	6.1	6.0	5.9	5.8	5.7
90 ....	95 ....	7.0	6.8	6.6	6.4	6.2	6.1	5.9	5.8	5.7	5.6	5.5
91 ....	96 ....	6.8	6.6	6.4	6.2	6.1	5.9	5.8	5.7	5.5	5.4	5.3
92 ....	97 ....	6.7	6.5	6.3	6.1	5.9	5.8	5.6	5.5	5.4	5.3	5.2
93 ....	98 ....	6.6	6.4	6.2	6.0	5.8	5.7	5.5	5.4	5.2	5.1	5.0
94 ....	99 ....	6.5	6.3	6.1	5.9	5.7	5.5	5.4	5.2	5.1	5.0	4.9
95 ....	100 ..	6.4	6.2	6.0	5.8	5.6	5.4	5.3	5.1	5.0	4.9	4.7
96 ....	101 ..	6.4	6.1	5.9	5.7	5.5	5.3	5.2	5.0	4.9	4.7	4.6
97 ....	102 ..	6.3	6.1	5.8	5.6	5.4	5.2	5.1	4.9	4.8	4.6	4.5
98 ....	103 ..	6.2	6.0	5.8	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4
99 ....	104 ..	6.2	5.9	5.7	5.5	5.2	5.1	4.9	4.7	4.6	4.4	4.3

Male	Female	Ages										
		Male 97	98	99	100	101	102	103	104	105	106	107
		Female 102	103	104	105	106	107	108	109	110	111	.....
85 .....	90 .....	6.6	6.5	6.4	6.4	6.3	6.2	6.2	6.1	6.1	6.0	.....
86 .....	91 .....	6.3	6.2	6.2	6.1	6.0	6.0	5.9	5.9	5.8	5.7	.....
87 .....	92 .....	6.1	6.0	5.9	5.8	5.8	5.7	5.6	5.6	5.5	5.4	.....
88 .....	93 .....	5.8	5.8	5.7	5.6	5.5	5.5	5.4	5.3	5.3	5.1	.....
89 .....	94 .....	5.6	5.5	5.5	5.4	5.3	5.2	5.1	5.1	5.0	.....	.....
90 .....	95 .....	5.4	5.3	5.2	5.2	5.1	5.0	4.9	4.9	4.8	4.8	.....
91 .....	96 .....	5.2	5.1	5.1	5.0	4.9	4.8	4.7	4.6	4.5	4.5	.....
92 .....	97 .....	5.1	5.0	4.9	4.8	4.7	4.6	4.5	4.4	4.4	4.4	.....
93 .....	98 .....	4.9	4.8	4.7	4.6	4.5	4.4	4.3	4.2	4.2	4.2	.....
94 .....	99 .....	4.8	4.7	4.6	4.5	4.4	4.3	4.1	.....	.....	.....	.....

## Internal Revenue Service, Treasury

## § 1.72-9

Male	Female	Ages									
		Male 97	98	99	100	101	102	103	104	105	106
		Female 102	103	104	105	106	107	108	109	110	111
95 .....	100 .....	4.6	4.5	4.4	4.3	4.2	4.1	4.0	.....	.....	.....
96 .....	101 .....	4.5	4.4	4.3	4.2	4.1	3.9	.....	.....	.....	.....
97 .....	102 .....	4.4	4.3	4.1	4.0	3.9	3.7	.....	.....	.....	.....
98 .....	103 .....	4.3	4.1	4.0	3.9	3.7	.....	.....	.....	.....	.....
99 .....	104 .....	4.1	4.0	3.9	3.7	.....	.....	.....	.....	.....	.....

TABLE II A—ANNUITIES FOR JOINT LIFE ONLY—TWO LIVES—EXPECTED RETURN MULTIPLES

Male	Female	Ages																		
		Male 6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
6.....	11.....	56.6	56.1	55.7	55.1	54.6	54.1	53.5	52.9	52.3	51.7	50.5	49.8	49.1	48.4	48.2	48.0	47.9	47.7	47.4
7.....	12.....	56.1	55.7	55.2	54.7	54.2	53.7	53.1	52.6	52.0	51.4	50.8	50.2	49.5	48.9	48.2	48.0	47.8	47.6	47.4
8.....	13.....	55.6	55.2	54.8	54.3	53.8	53.3	52.9	52.3	51.8	51.2	50.6	50.1	49.5	48.9	48.3	47.9	47.7	47.5	47.3
9.....	14.....	55.1	54.7	54.3	53.8	53.3	52.9	52.4	51.9	51.4	50.9	50.3	49.8	49.2	48.6	48.0	47.8	47.6	47.4	47.2
10.....	15.....	54.6	54.2	53.8	53.3	52.9	52.4	51.9	51.4	50.9	50.3	49.8	49.2	48.6	48.0	47.4	47.2	47.0	46.8	46.6
11.....	16.....	54.1	53.7	53.3	52.9	52.4	52.0	51.5	51.0	50.6	50.1	49.6	49.0	48.8	48.3	47.7	47.3	47.0	46.7	46.4
12.....	17.....	53.5	53.1	52.8	52.3	51.9	51.5	51.0	50.6	50.1	49.6	49.1	48.6	48.1	47.5	47.0	46.7	46.4	46.1	45.8
13.....	18.....	52.9	52.6	52.2	51.8	51.4	51.0	50.6	50.1	49.6	49.1	48.6	48.2	47.7	47.2	46.7	46.4	46.1	45.8	45.5
14.....	19.....	52.3	52.0	51.6	51.3	50.9	50.5	50.1	49.6	49.2	48.7	48.2	47.7	47.2	46.6	46.1	45.8	45.5	45.2	44.9
15.....	20.....	51.7	51.4	51.1	50.7	50.3	50.0	49.6	49.1	48.7	48.2	47.8	47.3	46.8	46.3	45.8	45.3	44.8	44.3	43.8
16.....	21.....	51.1	50.8	50.5	50.1	49.8	49.4	49.0	48.6	48.2	47.8	47.3	46.8	46.3	45.8	45.3	44.8	44.3	43.8	43.3
17.....	22.....	50.5	50.2	49.9	49.5	49.2	48.8	48.5	48.1	47.7	47.3	46.8	46.3	45.9	45.4	44.9	44.4	43.9	43.4	42.9
18.....	23.....	49.8	49.5	49.2	48.9	48.6	48.3	47.9	47.5	47.2	46.8	46.3	45.9	45.4	44.9	44.4	43.9	43.4	42.9	42.4
19.....	24.....	49.1	48.9	48.6	48.3	48.0	47.7	47.3	47.0	46.6	46.2	45.8	45.4	45.0	44.5	44.0	43.6	43.1	42.6	42.1
20.....	25.....	48.4	48.2	47.9	47.7	47.4	47.1	46.7	46.4	46.1	45.7	45.3	44.9	44.5	44.0	43.6	43.1	42.6	42.1	41.6
21.....	26.....	42.7	42.2	41.7	41.2	40.7	40.2	39.6	38.5	37.9	37.3	36.7	36.1	35.4	34.9	34.3	33.8	33.3	32.8	32.3

  

Male	Female	Ages																		
		Male 21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
6.....	11.....	47.7	47.0	46.3	45.6	44.8	44.1	43.3	42.5	41.8	41.0	40.2	39.4	38.6	37.8	37.0	36.3	35.6	34.9	34.2
7.....	12.....	47.5	46.8	46.1	45.4	44.6	43.9	43.2	42.4	41.6	40.9	40.1	39.3	38.5	37.7	37.0	36.3	35.6	34.9	34.2
8.....	13.....	47.3	46.6	45.9	45.2	44.5	43.7	43.0	42.2	41.5	40.7	39.9	39.1	38.4	37.6	36.9	36.2	35.5	34.8	34.1
9.....	14.....	47.0	46.3	45.6	45.0	44.2	43.5	42.8	42.1	41.3	40.6	39.8	39.0	38.3	37.5	36.8	36.1	35.4	34.7	34.0
10.....	15.....	46.7	46.1	45.4	44.7	44.0	43.3	42.6	41.9	41.1	40.4	39.7	38.9	38.1	37.4	36.7	36.0	35.3	34.6	33.9
11.....	16.....	46.4	45.8	45.1	44.5	43.8	43.1	42.4	41.7	41.0	40.2	39.5	38.8	38.0	37.2	36.5	35.8	35.1	34.4	33.7
12.....	17.....	46.1	45.5	44.9	44.2	43.6	42.9	42.2	41.5	40.8	40.1	39.3	38.6	37.9	37.1	36.4	35.7	35.0	34.3	33.6
13.....	18.....	45.8	45.2	44.6	43.9	43.3	42.6	42.0	41.3	40.6	39.9	39.2	38.4	37.7	37.0	36.3	35.6	34.9	34.2	33.5
14.....	19.....	45.5	44.9	44.3	43.7	43.0	42.4	41.7	41.0	40.4	39.7	39.0	38.3	37.5	36.8	36.1	35.4	34.7	34.0	33.3
15.....	20.....	45.1	44.6	44.0	43.4	42.7	42.1	41.5	40.8	40.1	39.5	38.8	38.1	37.4	36.6	35.9	35.2	34.5	33.8	33.1
16.....	21.....	44.8	44.2	43.6	43.0	42.4	41.8	41.2	40.5	39.9	39.2	38.6	37.9	37.2	36.5	35.8	35.1	34.4	33.7	33.0
17.....	22.....	44.6	43.8	43.3	42.7	42.1	41.5	40.9	40.3	39.6	39.0	38.3	37.7	37.0	36.3	35.6	34.9	34.2	33.5	32.8
18.....	23.....	44.0	43.5	42.9	42.4	41.8	41.2	40.6	40.0	39.4	38.7	38.1	37.4	36.8	36.1	35.4	34.7	34.0	33.3	32.6
19.....	24.....	43.6	43.1	42.5	42.0	41.4	40.9	40.3	39.7	39.1	38.5	37.8	37.2	36.5	35.9	35.2	34.5	33.8	33.1	32.4
20.....	25.....	43.1	42.6	42.1	41.6	41.1	40.5	40.0	39.4	38.8	38.2	37.6	36.9	36.3	35.7	35.0	34.3	33.6	32.9	32.2
21.....	26.....	42.7	42.2	41.7	41.2	40.7	40.2	39.6	38.5	37.9	37.3	36.7	36.1	35.4	34.7	34.0	33.3	32.6	31.9	31.2

**Internal Revenue Service, Treasury**

**§ 1.72-9**

Male	Female	Ages																		
		Male 35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
6	11	37.0	36.2	35.4	34.6	33.8	33.0	32.2	31.4	30.6	29.8	29.0	28.2	27.5	26.7	25.9				
7	12	36.8	36.1	35.3	34.5	33.7	32.9	32.1	31.3	30.5	29.8	29.0	28.2	27.5	26.7	25.9				
8	13	36.7	36.0	35.2	34.4	33.7	32.9	32.1	31.3	30.5	29.7	28.9	28.2	27.4	26.6	25.9				
9	14	36.6	35.9	35.1	34.4	33.6	32.8	32.0	31.2	30.4	29.7	28.9	28.1	27.3	26.6	25.8				
10	15	36.6	35.8	35.1	34.3	33.5	32.7	31.9	31.1	30.4	29.6	28.8	28.1	27.3	26.5	25.8				
11	16	36.5	35.7	34.9	34.2	33.4	32.6	31.9	31.1	30.3	29.5	28.8	28.0	27.3	26.5	25.7				
12	17	36.4	35.6	34.8	34.1	33.3	32.5	31.8	31.0	30.2	29.5	28.7	28.0	27.2	26.4	25.7				
13	18	36.2	35.5	34.7	34.0	33.2	32.4	31.7	30.9	30.2	29.4	28.7	28.0	27.2	26.4	25.7				
14	19	36.1	35.3	34.6	33.8	33.1	32.3	31.6	30.8	30.1	29.3	28.6	27.8	27.1	26.3	25.6				
15	20	35.9	35.2	34.5	33.7	33.0	32.2	31.5	30.7	30.0	29.3	28.5	27.8	27.0	26.3	25.6				
16	21	35.8	35.0	34.3	33.6	32.9	32.1	31.4	30.6	29.9	29.2	28.4	27.7	27.0	26.2	25.5				
17	22	35.6	34.9	34.2	33.4	32.7	32.0	31.3	30.5	29.8	29.1	28.3	27.6	26.9	26.2	25.5				
18	23	35.4	34.7	34.0	33.3	32.6	31.9	31.2	30.4	29.7	29.0	28.3	27.5	26.8	26.1	25.4				
19	24	35.2	34.5	33.8	33.1	32.4	31.7	31.0	30.3	29.6	28.9	28.2	27.4	26.7	26.0	25.3				
20	25	35.0	34.3	33.7	33.0	32.3	31.6	30.9	30.2	29.5	28.8	28.1	27.3	26.6	25.9					
21	26	34.8	34.1	33.5	32.8	32.1	31.4	30.7	30.0	29.3	28.6	27.9	27.2	26.5	25.8	25.1				
22	27	34.5	33.9	33.3	32.6	31.9	31.3	30.6	29.9	29.2	28.5	27.8	27.1	26.4	25.7					
23	28	34.3	33.7	33.0	32.4	31.7	31.1	30.4	29.7	29.1	28.4	27.7	27.0	26.3	25.6					
24	29	34.0	33.4	32.8	32.2	31.5	30.9	30.2	29.6	28.9	28.2	27.6	26.9	26.2	25.5					
25	30	33.8	33.2	32.6	32.0	31.3	30.7	30.1	29.4	28.8	28.1	27.4	26.8	26.1	25.4					
26	31	33.5	32.9	32.3	31.7	31.1	30.5	29.9	29.2	28.6	27.9	27.3	26.6	26.0	25.3					
27	32	33.2	32.6	32.1	31.5	30.9	30.3	29.6	29.0	28.4	27.8	27.1	26.5	25.8	25.1					
28	33	32.9	32.3	31.8	31.2	30.6	30.0	29.4	28.8	28.2	27.6	27.0	26.3	25.7	25.0					
29	34	32.6	32.0	31.5	30.9	30.4	29.8	28.6	28.0	27.4	26.8	26.2	25.5	24.9						



Internal Revenue Service, Treasury

§ 1.72-9

Male	Female	Ages													
		Male 64	65	66	67	68	69	70	71	72	73	74	75	76	77
33 .....	38 .....	23.1	22.5	21.9	21.3	20.7	20.1	19.5	18.9	18.3	17.7	17.1	16.5	16.0	15.4
34 .....	39 .....	22.9	22.3	21.7	21.1	20.5	20.0	19.4	18.8	18.2	17.6	17.0	16.5	15.9	15.3
6 .....	11 .....	15.5	14.9	14.3	13.7	13.1	12.6	12.0	11.5	11.0	10.5	10.0	9.6	9.1	8.7
7 .....	12 .....	15.5	14.9	14.3	13.7	13.1	12.6	12.0	11.5	11.0	10.5	10.0	9.6	9.1	8.7
8 .....	13 .....	15.5	14.9	14.3	13.7	13.1	12.6	12.0	11.5	11.0	10.5	10.0	9.6	9.1	8.7
9 .....	14 .....	15.5	14.9	14.3	13.7	13.1	12.6	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.7
10 .....	15 .....	15.4	14.8	14.3	13.7	13.1	12.6	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.7
11 .....	16 .....	15.4	14.8	14.2	13.7	13.1	12.6	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.7
12 .....	17 .....	15.4	14.8	14.2	13.7	13.1	12.5	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.6
13 .....	18 .....	15.4	14.8	14.2	13.6	13.1	12.5	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.6
14 .....	19 .....	15.4	14.8	14.2	13.6	13.1	12.5	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.6
15 .....	20 .....	15.4	14.8	14.2	13.6	13.1	12.5	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.6
16 .....	21 .....	15.4	14.8	14.2	13.6	13.1	12.5	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.6
17 .....	22 .....	15.4	14.8	14.2	13.6	13.0	12.5	12.0	11.5	10.9	10.5	10.0	9.5	9.1	8.6
18 .....	23 .....	15.3	14.7	14.2	13.6	13.0	12.5	12.0	11.4	10.9	10.4	10.0	9.5	9.1	8.6
19 .....	24 .....	15.3	14.7	14.1	13.6	13.0	12.5	12.0	11.4	10.9	10.4	10.0	9.5	9.1	8.6
20 .....	25 .....	15.3	14.7	14.1	13.6	13.0	12.5	12.0	11.4	10.9	10.4	10.0	9.5	9.0	8.6
21 .....	26 .....	15.3	14.7	14.1	13.5	13.0	12.5	12.0	11.4	10.9	10.4	10.0	9.5	9.1	8.6
22 .....	27 .....	15.3	14.7	14.1	13.5	13.0	12.4	11.9	11.4	10.9	10.4	10.0	9.5	9.0	8.6
23 .....	28 .....	15.2	14.6	14.1	13.5	13.0	12.4	11.9	11.4	10.9	10.4	10.0	9.5	9.0	8.6
24 .....	29 .....	15.2	14.6	14.0	13.5	12.9	12.4	11.9	11.4	10.9	10.4	10.0	9.5	9.0	8.6
25 .....	30 .....	15.2	14.6	14.0	13.5	12.9	12.4	11.9	11.4	10.9	10.4	10.0	9.5	9.0	8.6
26 .....	31 .....	15.1	14.6	14.0	13.4	12.9	12.4	11.9	11.4	10.9	10.4	10.0	9.5	9.0	8.6
27 .....	32 .....	15.1	14.5	14.0	13.4	12.9	12.4	11.8	11.3	10.8	10.4	10.0	9.5	9.0	8.6
28 .....	33 .....	15.1	14.5	14.0	13.9	13.4	12.9	12.3	11.8	11.3	10.8	10.3	9.9	9.4	8.9
29 .....	34 .....	15.0	14.5	13.9	13.4	12.8	12.3	11.8	11.3	10.8	10.3	9.9	9.4	9.0	8.5
30 .....	35 .....	15.0	14.4	13.9	13.3	12.8	12.3	11.8	11.3	10.8	10.3	9.8	9.4	9.0	8.5
31 .....	36 .....	14.9	14.4	13.8	13.3	12.8	12.2	11.7	11.2	10.8	10.3	9.8	9.4	9.0	8.6
32 .....	37 .....	14.9	14.3	13.8	13.3	12.7	12.2	11.7	11.2	10.7	10.3	9.8	9.4	9.0	8.6
33 .....	38 .....	14.8	14.3	13.8	13.2	12.7	12.2	11.7	11.2	10.7	10.2	9.8	9.3	8.9	8.5
34 .....	39 .....	14.8	14.2	13.7	13.2	12.7	12.2	11.7	11.2	10.7	10.2	9.8	9.3	8.9	8.5



**Internal Revenue Service, Treasury**

**§ 1.72-9**

Age	Male	Female	Ages												
			Male 35	36	37	38	39	40	41	42	43	44	45	46	47
10	15	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
11	16	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
12	17	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
13	18	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
14	19	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
15	20	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
16	21	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
17	22	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
18	23	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
19	24	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
20	25	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
21	26	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
22	27	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
23	28	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
24	29	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
25	30	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
26	31	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
27	32	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
28	33	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
29	34	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
30	35	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
31	36	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
32	37	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
33	38	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
34	39	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8
35	40		Male 35	36	37	38	39	40	41	42	43	44	45	46	47
36	41		Female 40	41	42	43	44	45	46	47	48	49	50	51	52
37	42			30.3	29.9	29.4	29.0	28.6	28.2	27.8	27.3	26.9	26.4	26.0	25.5
38	43			29.4	29.0	28.6	28.2	27.8	27.4	27.0	26.5	26.1	25.6	25.2	24.7
39	44			29.0	28.6	28.2	27.8	27.4	27.0	26.6	26.2	25.8	25.3	24.8	24.4
40	45			28.5	28.2	27.8	27.4	27.0	26.6	26.2	25.8	25.4	25.0	24.5	24.1
41	46			28.0	27.7	27.3	27.0	26.6	26.2	25.8	25.4	25.0	24.6	24.2	23.8
42	47			27.5	27.2	26.9	26.5	26.2	25.8	25.4	25.0	24.6	24.2	23.8	23.4
43	48			27.0	26.7	26.4	26.1	25.8	25.4	25.0	24.6	24.2	23.8	23.4	23.1
44	49			26.5	26.2	25.9	25.6	25.3	24.9	24.5	24.2	23.8	23.5	23.1	22.7
45	50			26.0	25.7	25.4	25.2	24.9	24.7	24.4	24.1	23.8	23.4	22.7	22.0

Male	Female	Ages										
		Male 35	36	37	38	39	40	41	42	43	44	45
46 .....	Female 40	41	42	43	44	45	46	47	48	49	50	51
47 .....		24.9	24.7	24.4	24.2	23.9	23.7	23.4	23.1	22.9	22.7	22.3
51 .....		24.4	24.2	23.9	23.7	23.4	23.1	22.9	22.6	22.2	21.9	21.6
52 .....		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20.9
Male	Female	Ages										
		Male 48	49	50	51	52	53	54	55	56	57	58
35 .....	Female 53	54	55	56	57	58	59	60	61	62	63	64
36 .....		23.8	23.3	22.7	22.1	21.6	21.0	20.4	19.8	19.3	18.7	18.1
37 .....		23.6	23.1	22.5	22.0	21.4	20.8	20.3	19.7	19.1	18.6	18.0
38 .....		23.4	22.9	22.3	21.8	21.2	20.7	20.1	19.6	19.0	18.4	17.9
39 .....		23.2	22.6	22.1	21.6	21.1	20.5	20.0	19.4	18.9	18.3	17.8
40 .....		22.9	22.4	21.9	21.4	20.9	20.3	19.8	19.3	18.7	18.2	17.7
41 .....		22.7	22.2	21.7	21.2	20.7	20.1	19.6	19.1	18.6	18.0	17.5
42 .....		22.4	21.9	21.4	20.9	20.4	19.9	19.4	18.9	18.4	17.9	17.4
43 .....		22.1	21.6	21.2	20.7	20.2	19.7	19.2	18.7	18.2	17.7	17.2
44 .....		21.8	21.4	20.9	20.5	20.0	19.5	19.0	18.6	18.1	17.6	17.1
45 .....		21.5	21.1	20.6	20.2	19.8	19.3	18.8	18.4	17.9	17.4	16.9
46 .....		21.2	20.8	20.4	19.9	19.5	19.1	18.6	18.1	17.7	17.2	16.7
47 .....		20.9	20.5	20.1	19.7	19.2	18.8	18.4	17.9	17.5	17.0	16.6
48 .....		20.5	20.1	19.4	19.0	18.5	18.1	17.7	17.3	16.8	16.4	16.0
49 .....		20.2	19.8	19.4	19.1	18.7	18.3	17.9	17.5	17.0	16.6	16.1
50 .....		19.8	19.5	19.1	18.8	18.4	18.0	17.6	17.2	16.8	16.4	16.0
51 .....		19.4	19.1	18.8	18.4	18.1	17.7	17.3	16.9	16.6	16.2	15.8
52 .....		19.1	18.8	18.4	18.1	17.8	17.4	17.0	16.7	16.3	15.9	15.6
53 .....		18.7	18.4	18.1	17.8	17.4	17.1	16.8	16.4	16.0	15.7	15.3
54 .....		18.3	18.0	17.7	17.4	17.1	16.8	16.4	16.1	15.8	15.4	15.1
55 .....		17.9	17.6	17.3	17.0	16.8	16.4	16.1	15.8	15.5	15.1	14.8
56 .....		17.5	17.2	16.9	16.7	16.4	16.1	15.8	15.5	15.2	14.9	14.5
57 .....		17.0	16.8	16.6	16.3	16.0	15.8	15.5	15.2	15.0	14.7	14.4
58 .....		16.6	16.4	16.2	15.9	15.7	15.4	15.1	14.9	14.6	14.3	14.0
59 .....		16.2	16.0	15.8	15.5	15.3	15.1	14.8	14.5	14.3	14.0	13.7
60 .....		15.7	15.5	15.3	15.1	14.9	14.7	14.4	14.2	13.9	13.7	13.4
61 .....		15.3	15.1	14.9	14.7	14.5	14.3	14.1	13.9	13.6	13.4	13.1
62 .....		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	12.8
63 .....		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	12.6
64 .....		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65 .....		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

**Internal Revenue Service, Treasury**

**§ 1.72-9**

Male	Female	Ages											
		Male 61	62	63	64	65	66	67	68	69	70	71	72
Male	Female 66	67	68	69	70	71	72	73	74	75	76	77	78
35	40	16.4	15.8	15.3	14.7	14.2	13.7	13.1	12.6	12.1	11.6	11.1	10.7
36	41	16.3	15.8	15.2	14.7	14.1	13.6	13.1	12.6	12.1	11.6	11.1	10.6
37	42	16.2	15.7	15.1	14.6	14.1	13.6	13.0	12.5	12.0	11.5	11.1	10.6
38	43	16.1	15.6	15.1	14.5	14.0	13.5	13.0	12.5	12.0	11.5	11.0	10.6
39	44	16.0	15.5	15.0	14.5	13.9	13.4	12.9	12.4	11.9	11.5	11.0	10.5
40	45	15.9	14.9	14.4	13.9	13.4	12.9	12.4	11.9	11.4	11.0	10.5	10.0
41	46	15.8	15.3	14.8	14.3	13.8	13.3	12.8	12.3	11.8	11.4	10.9	10.5
42	47	15.7	15.2	14.7	14.2	13.7	13.2	12.7	12.3	11.8	11.3	10.9	10.4
43	48	15.6	15.1	14.6	14.1	13.6	13.1	12.7	12.2	11.7	11.3	10.8	10.4
44	49	15.5	15.0	14.5	14.0	13.5	13.1	12.6	12.1	11.7	11.2	10.8	10.3
45	50	15.3	14.8	14.4	13.9	13.4	13.0	12.5	12.0	11.6	11.1	10.7	10.3
46	51	15.2	14.7	14.2	13.8	13.3	12.8	12.4	12.0	11.5	11.1	10.6	10.2
47	52	15.0	14.6	14.1	13.7	13.2	12.8	12.3	11.9	11.4	11.0	10.6	10.1
48	53	14.9	14.4	14.0	13.5	13.1	12.6	12.2	11.8	11.3	10.9	10.5	10.1
49	54	14.8	14.3	13.8	13.4	13.0	12.5	12.1	11.7	11.3	10.8	10.4	10.0
50	55	14.5	14.1	13.7	13.3	12.8	12.4	12.0	11.6	11.2	10.7	10.3	9.8
51	56	14.3	13.9	13.5	13.1	12.7	12.3	12.0	11.5	11.1	10.7	10.3	9.8
52	57	14.1	13.7	13.3	12.9	12.5	12.1	11.7	11.3	10.9	10.6	10.2	9.7
53	58	13.9	13.6	13.2	12.8	12.4	12.0	11.6	11.2	10.8	10.5	10.1	9.7
54	59	13.7	13.4	13.0	12.6	12.2	11.9	11.5	11.1	10.7	10.3	10.0	9.6
55	60	13.5	13.2	12.8	12.4	12.1	11.7	11.3	11.0	10.6	10.2	9.9	9.5
56	61	13.3	12.9	12.6	12.2	11.9	11.5	11.1	10.8	10.5	10.1	9.8	9.4
57	62	13.0	12.7	12.4	12.1	11.7	11.4	11.0	10.7	10.3	10.0	9.6	9.3
58	63	12.8	12.5	12.2	11.8	11.5	11.2	10.9	10.5	10.2	9.8	9.5	9.2
59	64	12.6	12.3	12.0	11.9	11.6	11.3	11.0	10.7	10.4	10.0	9.7	9.4
60	65	12.3	12.0	11.7	11.4	11.1	10.8	10.5	10.2	9.9	9.6	9.3	8.9
61	66	12.0	11.8	11.5	11.2	10.9	10.6	10.3	10.0	9.7	9.4	9.1	8.8
62	67	11.8	11.5	11.2	11.0	10.7	10.4	10.1	9.8	9.5	9.3	9.0	8.7
63	68	11.5	11.2	11.0	10.7	10.5	10.2	9.9	9.7	9.4	9.1	8.8	8.5
64	69	11.2	11.0	10.7	10.5	10.2	10.0	9.7	9.5	9.2	8.9	8.7	8.4
65	70	10.9	10.7	10.5	10.2	10.0	9.8	9.5	9.3	9.0	8.8	8.5	8.0
66	71	10.6	10.4	10.2	10.0	9.8	9.5	9.3	9.1	8.8	8.6	8.3	8.1
67	72	10.3	10.1	9.9	9.7	9.5	9.3	9.1	8.9	8.6	8.4	8.1	7.8
68	73	10.0	9.8	9.7	9.5	9.3	9.1	8.9	8.6	8.4	8.2	8.0	7.7
69	74	9.7	9.6	9.4	9.2	9.0	8.8	8.6	8.4	8.2	8.0	7.8	7.6
70	75	9.4	9.3	9.1	8.9	8.8	8.6	8.4	8.2	8.0	7.8	7.6	7.4
71	76	9.1	9.0	8.8	8.7	8.5	8.3	8.1	8.0	7.8	7.6	7.4	7.0
72	77	8.8	8.7	8.5	8.4	8.2	8.1	8.0	7.9	7.7	7.6	7.2	6.8

Male	Female	Ages											
		Male 61	62	63	64	65	66	67	68	69	70	71	72
73 .....	78 .....	8.5	8.4	8.2	8.1	8.0	7.8	7.7	7.5	7.3	7.2	7.0	6.8
73 .....	78 .....												6.7
Male	Female	Ages											
		Male 74	75	76	77	78	79	80	81	82	83	84	85
35 .....	40 .....	9.7	9.3	8.9	8.5	8.1	7.7	7.3	6.9	6.6	6.2	5.9	5.6
36 .....	41 .....	9.7	9.3	8.9	8.4	8.0	7.7	7.3	6.9	6.6	6.2	5.9	5.3
37 .....	42 .....	9.7	9.3	8.8	8.4	8.0	7.6	7.3	6.9	6.5	6.2	5.9	5.3
38 .....	43 .....	9.7	9.2	8.8	8.4	8.0	7.6	7.2	6.9	6.5	6.2	5.9	5.3
39 .....	44 .....	9.6	9.2	8.8	8.4	8.0	7.6	7.2	6.9	6.5	6.2	5.9	5.3
40 .....	45 .....	9.6	9.2	8.8	8.4	8.0	7.6	7.2	6.9	6.5	6.2	5.9	5.2
41 .....	46 .....	9.6	9.2	8.8	8.3	7.9	7.6	7.2	6.8	6.5	6.2	5.8	5.2
42 .....	47 .....	9.5	9.1	8.7	8.3	7.9	7.5	7.2	6.8	6.5	6.2	5.8	5.2
43 .....	48 .....	9.5	9.1	8.7	8.3	7.9	7.5	7.2	6.8	6.5	6.1	5.8	5.2
44 .....	49 .....	9.5	9.0	8.6	8.2	7.9	7.5	7.1	6.8	6.4	6.1	5.8	5.2
45 .....	50 .....	9.4	9.0	8.6	8.2	7.8	7.5	7.1	6.8	6.4	6.1	5.8	5.2
46 .....	51 .....	9.4	9.0	8.6	8.2	7.8	7.4	7.1	6.7	6.4	6.1	5.8	5.2
47 .....	52 .....	9.3	8.9	8.5	8.1	7.8	7.4	7.1	6.7	6.4	6.1	5.8	5.2
48 .....	53 .....	9.3	8.9	8.5	8.1	7.7	7.4	7.0	6.7	6.4	6.0	5.7	5.1
49 .....	54 .....	9.2	8.8	8.4	8.1	7.7	7.3	7.0	6.7	6.3	6.0	5.7	5.1
50 .....	55 .....	9.1	8.8	8.4	8.0	7.7	7.3	7.0	6.6	6.3	6.0	5.7	5.1
51 .....	56 .....	9.1	8.7	8.3	8.0	7.6	7.3	6.9	6.6	6.3	6.0	5.7	5.1
52 .....	57 .....	9.0	8.6	8.3	7.9	7.6	7.2	6.9	6.6	6.2	5.9	5.6	5.1
53 .....	58 .....	8.9	8.6	8.2	7.9	7.5	7.2	6.9	6.5	6.2	5.9	5.6	5.1
54 .....	59 .....	8.9	8.5	8.2	7.8	7.5	7.1	6.8	6.5	6.2	5.9	5.6	5.0
55 .....	60 .....	8.8	8.4	8.1	7.7	7.4	7.1	6.8	6.4	6.1	5.8	5.6	5.0
56 .....	61 .....	8.7	8.4	8.0	7.7	7.3	7.0	6.7	6.4	6.1	5.8	5.5	5.0
57 .....	62 .....	8.6	8.3	7.9	7.6	7.3	7.0	6.7	6.4	6.1	5.8	5.5	5.0
58 .....	63 .....	8.5	8.2	7.9	7.5	7.2	6.9	6.6	6.3	6.0	5.7	5.4	4.9
59 .....	64 .....	8.4	8.1	7.8	7.5	7.1	6.8	6.5	6.2	6.0	5.7	5.4	4.9
60 .....	65 .....	8.3	8.0	7.7	7.4	7.1	6.8	6.5	6.2	5.9	5.6	5.4	4.9
61 .....	66 .....	8.2	7.9	7.6	7.3	7.0	6.7	6.4	6.1	5.9	5.6	5.3	4.8
62 .....	67 .....	8.1	7.8	7.5	7.2	6.9	6.6	6.4	6.1	5.8	5.5	5.3	4.8
63 .....	68 .....	8.0	7.7	7.4	7.1	6.8	6.6	6.3	6.0	5.7	5.5	5.2	4.7
64 .....	69 .....	7.8	7.6	7.3	7.0	6.7	6.5	6.2	5.9	5.7	5.4	5.2	4.7
65 .....	70 .....					6.9	6.6	6.4	6.1	5.9	5.6	5.4	4.7

66 .....	71 .....	7.6	7.3	7.1	6.8	6.5	6.3	5.8	5.5	5.3	5.1	4.8
67 .....	72 .....	7.4	7.2	6.9	6.7	6.4	6.2	6.0	5.7	5.5	5.2	5.0
68 .....	73 .....	7.3	7.0	6.8	6.6	6.3	6.1	5.9	5.6	5.4	5.2	4.9
69 .....	74 .....	7.1	6.9	6.7	6.4	6.2	6.0	5.8	5.5	5.3	5.1	4.9
70 .....	75 .....	7.0	6.8	6.5	6.3	6.1	5.9	5.7	5.4	5.2	5.0	4.8
71 .....	76 .....	6.8	6.6	6.4	6.2	6.0	5.8	5.6	5.3	5.1	4.9	4.7
72 .....	77 .....	6.6	6.4	6.3	6.1	5.9	5.7	5.5	5.3	5.0	4.9	4.7
73 .....	78 .....	6.5	6.3	6.1	5.9	5.7	5.5	5.3	5.1	5.0	4.8	4.6
74 .....	79 .....	6.3	6.1	6.0	5.8	5.6	5.4	5.2	5.0	4.9	4.7	4.5
75 .....	80 .....	6.1	6.0	5.8	5.6	5.5	5.3	5.1	4.9	4.8	4.6	4.4
76 .....	81 .....	6.0	5.8	5.6	5.5	5.3	5.2	5.0	4.8	4.7	4.5	4.3
77 .....	82 .....	5.8	5.6	5.5	5.3	5.2	5.0	4.9	4.7	4.5	4.4	4.2
78 .....	83 .....	5.6	5.5	5.3	5.2	5.0	4.9	4.7	4.6	4.5	4.3	4.1
79 .....	84 .....	5.4	5.3	5.2	5.0	4.9	4.7	4.6	4.5	4.3	4.2	4.0
80 .....	85 .....	5.2	5.1	5.0	4.9	4.7	4.6	4.5	4.3	4.2	4.1	3.9
81 .....	86 .....	5.0	4.9	4.8	4.7	4.6	4.5	4.3	4.2	4.1	3.9	3.6
82 .....	87 .....	4.9	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.8	3.6
83 .....	88 .....	4.6	4.6	4.5	4.4	4.3	4.2	4.1	4.0	3.9	3.8	3.6
84 .....	89 .....	4.5	4.4	4.3	4.2	4.1	4.0	3.9	3.8	3.7	3.6	3.4
85 .....	90 .....	4.3	4.2	4.1	4.1	4.0	3.9	3.8	3.7	3.6	3.5	3.3
86 .....	91 .....	4.1	4.1	4.0	3.9	3.8	3.7	3.6	3.5	3.4	3.3	3.1

**§ 1.72-9**

**26 CFR Ch. I (4-1-97 Edition)**

Male	Fe-male	Ages										
		Male 87	88	89	90	91	92	93	94	95	96	97
		Female 92	93	94	95	96	97	98	99	100	101	102
35 ....	40 ....	5.0	4.7	4.4	4.2	3.9	3.7	3.5	3.3	3.1	2.9	2.7
36 ....	41 ....	5.0	4.7	4.4	4.2	3.9	3.7	3.5	3.3	3.1	2.9	2.7
37 ....	42 ....	5.0	4.7	4.4	4.2	3.9	3.7	3.5	3.3	3.1	2.9	2.7
38 ....	43 ....	5.0	4.7	4.4	4.2	3.9	3.7	3.5	3.3	3.1	2.8	2.6
39 ....	44 ....	5.0	4.7	4.4	4.2	3.9	3.7	3.5	3.3	3.0	2.8	2.6
40 ....	45 ....	5.0	4.7	4.4	4.2	3.9	3.7	3.5	3.3	3.0	2.8	2.6
41 ....	46 ....	5.0	4.7	4.4	4.2	3.9	3.7	3.5	3.2	3.0	2.8	2.6
42 ....	47 ....	4.9	4.7	4.4	4.2	3.9	3.7	3.5	3.2	3.0	2.8	2.6
43 ....	48 ....	4.9	4.7	4.4	4.1	3.9	3.7	3.5	3.2	3.0	2.8	2.6
44 ....	49 ....	4.9	4.7	4.4	4.1	3.9	3.7	3.4	3.2	3.0	2.8	2.6
45 ....	50 ....	4.9	4.6	4.4	4.1	3.9	3.7	3.4	3.2	3.0	2.8	2.6
46 ....	51 ....	4.9	4.6	4.4	4.1	3.9	3.7	3.4	3.2	3.0	2.8	2.6
47 ....	52 ....	4.9	4.6	4.4	4.1	3.9	3.7	3.4	3.2	3.0	2.8	2.6
48 ....	53 ....	4.9	4.6	4.4	4.1	3.9	3.6	3.4	3.2	3.0	2.8	2.6
49 ....	54 ....	4.9	4.6	4.3	4.1	3.9	3.6	3.4	3.2	3.0	2.8	2.6
50 ....	55 ....	4.8	4.6	4.3	4.1	3.9	3.6	3.4	3.2	3.0	2.8	2.6
51 ....	56 ....	4.8	4.6	4.3	4.1	3.8	3.6	3.4	3.2	3.0	2.8	2.6
52 ....	57 ....	4.8	4.5	4.3	4.1	3.8	3.6	3.4	3.2	3.0	2.8	2.6
53 ....	58 ....	4.8	4.5	4.3	4.0	3.8	3.6	3.4	3.2	3.0	2.8	2.6
54 ....	59 ....	4.8	4.5	4.3	4.0	3.8	3.6	3.4	3.2	3.0	2.8	2.6
55 ....	60 ....	4.7	4.5	4.3	4.0	3.8	3.6	3.4	3.2	3.0	2.8	2.6
56 ....	61 ....	4.7	4.5	4.2	4.0	3.8	3.6	3.3	3.1	2.9	2.8	2.6
57 ....	62 ....	4.7	4.5	4.2	4.0	3.8	3.5	3.3	3.1	2.9	2.7	2.6
58 ....	63 ....	4.7	4.4	4.2	4.0	3.7	3.5	3.3	3.1	2.9	2.7	2.5
59 ....	64 ....	4.6	4.4	4.2	3.9	3.7	3.5	3.3	3.1	2.9	2.7	2.5

Male	Fe-male	Ages										
		Male 98	99	100	101	102	103	104	105	106	107	108
		Female 103	104	105	106	107	108	109	110	111	112	113
35 ....	40 ....	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
36 ....	41 ....	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
37 ....	42 ....	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7
38 ....	43 ....	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7
39 ....	44 ....	2.4	2.3	2.1	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7
40 ....	45 ....	2.4	2.2	2.1	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7
41 ....	46 ....	2.4	2.2	2.1	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7
42 ....	47 ....	2.4	2.2	2.0	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7
43 ....	48 ....	2.4	2.2	2.0	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7
44 ....	49 ....	2.4	2.2	2.0	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7
45 ....	50 ....	2.4	2.2	2.0	1.8	1.7	1.5	1.3	1.1	1.0	0.8	0.7
46 ....	51 ....	2.4	2.2	2.0	1.8	1.7	1.5	1.3	1.1	1.0	0.8	0.7
47 ....	52 ....	2.4	2.2	2.0	1.8	1.7	1.5	1.3	1.1	1.0	0.8	0.7
48 ....	53 ....	2.4	2.2	2.0	1.8	1.7	1.5	1.3	1.1	1.0	0.8	0.7
49 ....	54 ....	2.4	2.2	2.0	1.8	1.7	1.5	1.3	1.1	1.0	0.8	0.7
50 ....	55 ....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7
51 ....	56 ....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7
52 ....	57 ....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7
53 ....	58 ....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7
54 ....	59 ....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7
55 ....	60 ....	2.4	2.2	2.0	1.8	1.6	1.4	1.3	1.1	1.0	0.8	0.7
56 ....	61 ....	2.4	2.2	2.0	1.8	1.6	1.4	1.3	1.1	1.0	0.8	0.7
57 ....	62 ....	2.4	2.2	2.0	1.8	1.6	1.4	1.3	1.1	0.9	0.8	0.7
58 ....	63 ....	2.4	2.2	2.0	1.8	1.6	1.4	1.3	1.1	0.9	0.8	0.7
59 ....	64 ....	2.3	2.2	2.0	1.8	1.6	1.4	1.3	1.1	0.9	0.8	0.7

**Internal Revenue Service, Treasury**

**§ 1.72-9**

Male	Fe-male	Ages										
		Male 87	88	89	90	91	92	93	94	95	96	97
		Female 92	93	94	95	96	97	98	99	100	101	102
60 ....	65 ....	4.6	4.4	4.1	3.9	3.7	3.5	3.3	3.1	2.9	2.7	2.5
61 ....	66 ....	4.6	4.3	4.1	3.9	3.7	3.5	3.3	3.1	2.9	2.7	2.5
62 ....	67 ....	4.5	4.3	4.1	3.9	3.7	3.5	3.3	3.1	2.9	2.7	2.5
63 ....	68 ....	4.5	4.3	4.1	3.8	3.6	3.4	3.2	3.0	2.9	2.7	2.5
64 ....	69 ....	4.5	4.2	4.0	3.8	3.6	3.4	3.2	3.0	2.8	2.7	2.5
65 ....	70 ....	4.4	4.2	4.0	3.8	3.6	3.4	3.2	3.0	2.8	2.6	2.5
66 ....	71 ....	4.4	4.2	4.0	3.8	3.6	3.4	3.2	3.0	2.8	2.6	2.4
67 ....	72 ....	4.3	4.1	3.9	3.7	3.5	3.3	3.1	3.0	2.8	2.6	2.4
68 ....	73 ....	4.3	4.1	3.9	3.7	3.5	3.3	3.1	2.9	2.8	2.6	2.4
69 ....	74 ....	4.2	4.0	3.8	3.6	3.5	3.3	3.1	2.9	2.7	2.6	2.4
70 ....	75 ....	4.2	4.0	3.8	3.6	3.4	3.2	3.1	2.9	2.7	2.5	2.4
71 ....	76 ....	4.1	3.9	3.8	3.6	3.4	3.2	3.0	2.9	2.7	2.5	2.3
72 ....	77 ....	4.1	3.9	3.7	3.5	3.3	3.2	3.0	2.8	2.7	2.5	2.3
73 ....	78 ....	4.0	3.8	3.7	3.5	3.3	3.1	3.0	2.8	2.6	2.5	2.3
74 ....	79 ....	3.9	3.8	3.6	3.4	3.3	3.1	2.9	2.8	2.6	2.4	2.3
75 ....	80 ....	3.9	3.7	3.5	3.4	3.2	3.0	2.9	2.7	2.6	2.4	2.2
76 ....	81 ....	3.8	3.6	3.5	3.3	3.2	3.0	2.8	2.7	2.5	2.4	2.2
77 ....	82 ....	3.7	3.6	3.4	3.3	3.1	3.0	2.8	2.6	2.5	2.3	2.2
78 ....	83 ....	3.7	3.5	3.4	3.2	3.1	2.9	2.7	2.6	2.4	2.3	2.1
79 ....	84 ....	3.6	3.4	3.3	3.1	3.0	2.8	2.7	2.5	2.4	2.2	2.1
80 ....	85 ....	3.5	3.4	3.2	3.1	2.9	2.8	2.6	2.5	2.3	2.2	2.0
81 ....	86 ....	3.4	3.3	3.1	3.0	2.9	2.7	2.6	2.4	2.3	2.1	2.0
82 ....	87 ....	3.3	3.2	3.1	2.9	2.8	2.7	2.5	2.4	2.2	2.1	2.0
83 ....	88 ....	3.2	3.1	3.0	2.9	2.7	2.6	2.5	2.3	2.2	2.0	1.9
84 ....	89 ....	3.1	3.0	2.9	2.8	2.7	2.5	2.4	2.3	2.1	2.0	1.9

Male	Fe-male	Ages										
		Male 98	99	100	101	102	103	104	105	106	107	108
		Female 103	104	105	106	107	108	109	110	111	112	113
60 ....	65 ....	2.3	2.1	2.0	1.8	1.6	1.4	1.3	1.1	0.9	0.8	0.7
61 ....	66 ....	2.3	2.1	2.0	1.8	1.6	1.4	1.2	1.1	0.9	0.8	0.7
62 ....	67 ....	2.3	2.1	1.9	1.8	1.6	1.4	1.2	1.1	0.9	0.8	0.7
63 ....	68 ....	2.3	2.1	1.9	1.7	1.6	1.4	1.2	1.1	0.9	0.8	0.7
64 ....	69 ....	2.3	2.1	1.9	1.7	1.6	1.4	1.2	1.1	0.9	0.8	0.7
65 ....	70 ....	2.3	2.1	1.9	1.7	1.6	1.4	1.2	1.1	0.9	0.8	0.7
66 ....	71 ....	2.3	2.1	1.9	1.7	1.5	1.4	1.2	1.1	0.9	0.8	0.7
67 ....	72 ....	2.2	2.1	1.9	1.7	1.5	1.4	1.2	1.0	0.9	0.7	0.7
68 ....	73 ....	2.2	2.0	1.9	1.7	1.5	1.4	1.2	1.0	0.9	0.7	0.7
69 ....	74 ....	2.2	2.0	1.8	1.7	1.5	1.3	1.2	1.0	0.9	0.7	0.6
70 ....	75 ....	2.2	2.0	1.8	1.7	1.5	1.3	1.2	1.0	0.9	0.7	0.6
71 ....	76 ....	2.2	2.0	1.8	1.6	1.5	1.3	1.2	1.0	0.9	0.7	0.6
72 ....	77 ....	2.1	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7	0.6
73 ....	78 ....	2.1	1.9	1.8	1.6	1.4	1.3	1.1	1.0	0.8	0.7	0.6
74 ....	79 ....	2.1	1.9	1.7	1.6	1.4	1.3	1.1	1.0	0.8	0.7	0.6
75 ....	80 ....	2.1	1.9	1.7	1.6	1.4	1.3	1.1	1.0	0.8	0.7	.....
76 ....	81 ....	2.0	1.9	1.7	1.5	1.4	1.2	1.1	0.9	0.8	0.7	.....
77 ....	82 ....	2.0	1.8	1.7	1.5	1.4	1.2	1.1	0.9	0.8	0.7	.....
78 ....	83 ....	2.0	1.8	1.6	1.5	1.3	1.2	1.0	0.9	0.8	0.7	.....
79 ....	84 ....	1.9	1.8	1.6	1.5	1.3	1.2	1.0	0.9	0.8	0.7	.....
80 ....	85 ....	1.9	1.7	1.6	1.4	1.3	1.1	1.0	0.9	0.7	0.7	.....
81 ....	86 ....	1.8	1.7	1.5	1.4	1.3	1.1	1.0	0.8	0.7	0.6	.....
82 ....	87 ....	1.8	1.7	1.5	1.4	1.2	1.1	1.0	0.8	0.7	0.6	.....
83 ....	88 ....	1.8	1.6	1.5	1.3	1.2	1.1	0.9	0.8	0.7	0.6	.....
84 ....	89 ....	1.7	1.6	1.4	1.3	1.2	1.0	0.9	0.8	0.7	0.7	.....

**§ 1.72-9**

**26 CFR Ch. I (4-1-97 Edition)**

Male	Female	Ages									
		Male 87	88	89	90	91	92	93	94	95	96
		Female 92	93	94	95	96	97	98	99	100	101
85 .....	90 .....	3.1	2.9	2.8	2.7	2.6	2.5	2.3	2.2	2.1	1.9
86 .....	91 .....	3.0	2.8	2.7	2.6	2.5	2.4	2.3	2.1	2.0	1.9
87 .....	92 .....	2.9	2.8	2.6	2.5	2.4	2.3	2.2	2.1	1.9	1.8
88 .....	93 .....	2.8	2.7	2.6	2.4	2.3	2.2	2.1	2.0	1.9	1.7
89 .....	94 .....	2.6	2.6	2.5	2.4	2.2	2.1	2.0	1.9	1.8	1.7
90 .....	95 .....	2.5	2.4	2.4	2.3	2.2	2.0	1.9	1.8	1.7	1.6
91 .....	96 .....	2.4	2.3	2.2	2.2	2.1	2.0	1.9	1.7	1.6	1.5
92 .....	97 .....	2.3	2.2	2.1	2.0	2.0	1.9	1.8	1.7	1.6	1.5
93 .....	98 .....	2.2	2.1	2.0	1.9	1.9	1.8	1.7	1.6	1.5	1.4
94 .....	99 .....	2.1	2.0	1.9	1.8	1.7	1.7	1.6	1.5	1.4	1.3
95 .....	100 .....	1.9	1.9	1.8	1.7	1.6	1.6	1.5	1.4	1.3	1.2
96 .....	101 .....	1.8	1.7	1.7	1.6	1.5	1.5	1.4	1.3	1.2	1.1
97 .....	102 .....	1.7	1.6	1.6	1.5	1.4	1.4	1.3	1.2	1.1	1.1
98 .....	103 .....	1.6	1.5	1.4	1.4	1.3	1.3	1.2	1.1	1.0	1.0
99 .....	104 .....	1.4	1.4	1.3	1.3	1.2	1.1	1.1	1.0	1.0	0.9

  

Male	Female	Ages									
		Male 97	98	99	100	101	102	103	104	105	106
		Female 102	103	104	105	106	107	108	109	110	111
85 .....	90 .....	1.8	1.7	1.5	1.4	1.3	1.1	1.0	0.9	0.8	0.7
86 .....	91 .....	1.7	1.6	1.5	1.3	1.2	1.1	1.0	0.8	0.7	0.7
87 .....	92 .....	1.7	1.6	1.4	1.3	1.2	1.1	0.9	0.8	0.7	0.6
88 .....	93 .....	1.6	1.5	1.4	1.3	1.1	1.0	0.9	0.8	0.7	0.6
89 .....	94 .....	1.6	1.4	1.3	1.2	1.1	1.0	0.9	0.7	0.7	.....
90 .....	95 .....	1.5	1.4	1.3	1.2	1.0	0.9	0.8	0.7	0.6	.....
91 .....	96 .....	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6	.....
92 .....	97 .....	1.4	1.3	1.1	1.0	0.9	0.8	0.7	0.7	.....	.....
93 .....	98 .....	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6	.....	.....
94 .....	99 .....	1.2	1.1	1.0	0.9	0.8	0.7	0.7	.....	.....	.....
95 .....	100 .....	1.1	1.0	1.0	0.9	0.8	0.7	0.6	.....	.....	.....
96 .....	101 .....	1.1	1.0	0.9	0.8	0.7	0.7	.....	.....	.....	.....
97 .....	102 .....	1.0	0.9	0.8	0.7	0.7	0.6	.....	.....	.....	.....
98 .....	103 .....	0.9	0.8	0.7	0.7	0.6	.....	.....	.....	.....	.....
99 .....	104 .....	0.8	0.7	0.7	0.6	.....	.....	.....	.....	.....	.....

TABLE III—PERCENT VALUE OF REFUND FEATURE

Ages	Male	Female	Duration of guaranteed amount—[Years]										
			1	2	3	4	5	6	7	8	9	10	11
6	11												
7	12												
8	13												
9	14												
10	15												
11	16												
12	17												
13	18												
14	19												
15	20												
16	21												
17	22												
18	23												
19	24												
20	25												
21	26												
22	27												
23	28												
24	29												
25	30												
26	31												
27	32												
28	33												
29	34												
30	35												
31	36												
32	37												
33	38												
34	39												
35	40												
36	41												
37	42												
38	43												
39	44												
40	45												
41	46												
42	47												

TABLE III—PERCENT VALUE OF REFUND FEATURE—Continued

Ages	Male	Female	Duration of guaranteed amount—[Years]										
			1	2	3	4	5	6	7	8	9	10	11
43	48	1	1	1	1	1	1	1	2	2	3	3	4
44	49	1	1	1	1	1	1	1	2	2	3	3	4
45	50	1	1	1	1	1	1	1	2	2	3	3	4
46	51	1	1	1	1	1	1	1	2	2	3	3	4
47	52	1	1	1	1	1	1	1	2	2	3	3	4
48	53	1	1	1	1	1	1	1	2	2	3	3	4
49	54	1	1	1	1	1	1	1	2	2	3	3	4
50	55	1	1	1	1	1	1	1	2	2	3	3	4
51	56	1	1	1	1	1	1	1	2	2	3	3	4
52	57	1	1	1	1	1	1	1	2	2	3	3	4
53	58	1	1	1	1	1	1	1	2	2	3	3	4
54	59	1	1	1	1	1	1	1	2	2	3	3	4
55	60	1	1	1	1	1	1	1	2	2	3	3	4
56	61	1	1	1	1	1	1	1	2	2	3	3	4
57	62	1	1	1	1	1	1	1	2	2	3	3	4
58	63	1	1	1	1	1	1	1	2	2	3	3	4
59	64	1	1	1	1	1	1	1	2	2	3	3	4
60	65	1	1	1	1	1	1	1	2	2	3	3	4
61	66	1	1	1	1	1	1	1	2	2	3	3	4
62	67	1	1	1	1	1	1	1	2	2	3	3	4
63	68	1	1	1	1	1	1	1	2	2	3	3	4
64	69	1	1	1	1	1	1	1	2	2	3	3	4
65	70	1	1	1	1	1	1	1	2	2	3	3	4
66	71	1	1	1	1	1	1	1	2	2	3	3	4
67	72	1	1	1	1	1	1	1	2	2	3	3	4
68	73	1	1	1	1	1	1	1	2	2	3	3	4
69	74	1	1	1	1	1	1	1	2	2	3	3	4
70	75	1	1	1	1	1	1	1	2	2	3	3	4
71	76	1	1	1	1	1	1	1	2	2	3	3	4
72	77	1	1	1	1	1	1	1	2	2	3	3	4
73	78	1	1	1	1	1	1	1	2	2	3	3	4
74	79	1	1	1	1	1	1	1	2	2	3	3	4
75	80	1	1	1	1	1	1	1	2	2	3	3	4
76	81	1	1	1	1	1	1	1	2	2	3	3	4
77	82	1	1	1	1	1	1	1	2	2	3	3	4
78	83	1	1	1	1	1	1	1	2	2	3	3	4
79	84	1	1	1	1	1	1	1	2	2	3	3	4

## **Internal Revenue Service, Treasury**

§ 1.72-9

Ages	Male	Female	Duration of guaranteed amount—[Years]												
			14	15	16	17	18	19	20	21	22	23	24	25	26
38	43	3	4	4	4	4	5	5	6	6	6	7	7	8	9
39	44	4	4	4	5	5	6	6	7	7	8	8	8	9	9
40	45	4	4	5	5	6	6	7	7	8	8	9	9	9	10
41	46	4	5	5	6	6	6	7	8	8	9	9	10	11	11
42	47	5	5	5	6	6	6	7	8	8	9	9	10	11	12
43	48	5	5	5	6	6	6	7	8	8	9	9	10	11	12
44	49	5	6	6	6	7	7	8	9	9	10	11	12	12	13
45	50	6	6	7	7	7	8	9	9	10	11	12	12	13	14
46	51	6	7	7	8	8	9	9	10	11	12	12	13	14	15
47	52	7	7	8	9	9	10	11	12	12	13	14	15	16	16
48	53	7	7	8	8	9	10	11	12	13	14	15	16	17	18
49	54	8	8	8	9	10	11	11	12	13	14	15	16	17	18
50	55	8	9	10	11	11	12	13	14	15	16	17	18	18	20
51	56	9	10	10	11	12	13	13	14	15	16	17	18	18	20
52	57	9	10	11	12	13	14	15	16	17	19	20	20	21	21
53	58	10	11	12	13	14	15	16	17	19	20	21	21	22	24
54	59	11	12	13	14	15	16	17	18	20	21	22	22	24	25
55	60	11	12	13	14	15	16	17	18	20	21	22	24	25	26
56	61	12	13	14	15	16	17	18	20	21	22	24	25	27	28
57	62	13	14	15	16	17	18	19	21	22	24	25	27	28	30
58	63	14	15	16	17	18	19	21	22	24	25	27	28	30	31
59	64	15	16	17	18	19	21	22	24	25	27	28	30	31	33
60	65	16	17	18	19	20	22	24	25	27	28	30	32	33	35
61	66	17	19	20	22	23	25	27	28	30	32	33	35	37	37
62	67	18	20	21	23	25	26	28	30	32	33	35	37	39	40
63	68	20	21	23	24	26	28	30	32	33	35	37	39	40	40
64	69	21	23	24	26	28	30	32	33	35	37	39	41	42	44
65	70	22	24	26	28	30	32	33	35	37	39	41	42	44	44
66	71	24	26	28	29	31	33	35	37	39	41	43	44	46	46
67	72	25	27	29	31	33	35	37	39	41	43	45	46	48	48
68	73	27	29	31	33	35	37	39	41	43	45	47	48	50	50
69	74	28	30	33	35	37	39	41	43	45	47	48	50	52	54
70	75	30	32	34	37	39	41	43	45	47	49	50	52	54	54
71	76	32	34	36	39	41	43	45	47	49	51	52	54	56	56
72	77	34	36	38	41	43	45	47	49	51	53	55	56	58	59
73	78	35	38	40	43	45	47	49	51	53	55	57	58	60	61
74	79	37	40	42	45	47	49	51	53	55	57	58	60	62	63
75	80	39	42	44	47	49	51	53	55	57	58	60	62	63	63
76	81	41	44	46	49	51	53	55	57	59	60	62	63	65	65

Internal Revenue Service, Treasury

§ 1.72-9

Ages	Male	Female	Duration of guaranteed amount—[Years]								
			27	28	29	30	31	32	33	34	35
6	11										
7	12										
8	13										
9	14										
10	15										
11	16										
12	17										
13	18										
14	19										
15	20										
16	21										
17	22										
18	23										
19	24										
20	25										
21	26										
22	27										
23	28										
24	29										
25	30										
26	31										
27	32										
28	33										
29	34										
30	35										
31	36										
32	37										
33	38										
34	39										
35	40										

**§ 1.72-9**

**26 CFR Ch. I (4-1-97 Edition)**

Ages	Male	Female	Duration of guaranteed amount—[Years]								
			27	28	29	30	31	32	33	34	35
36 .....	41 .....	8 .....	9 .....	9 .....	10 .....	10 .....	11 .....	11 .....	11 .....	12 .....	13 .....
37 .....	42 .....	9 .....	9 .....	10 .....	11 .....	11 .....	12 .....	13 .....	13 .....	13 .....	14 .....
38 .....	43 .....	9 .....	9 .....	10 .....	11 .....	11 .....	12 .....	13 .....	14 .....	14 .....	15 .....
39 .....	44 .....	10 .....	11 .....	11 .....	12 .....	12 .....	13 .....	14 .....	14 .....	15 .....	16 .....
40 .....	45 .....	11 .....	11 .....	11 .....	12 .....	13 .....	14 .....	15 .....	15 .....	16 .....	17 .....
41 .....	46 .....	11 .....	12 .....	13 .....	14 .....	15 .....	16 .....	16 .....	16 .....	17 .....	18 .....
42 .....	47 .....	12 .....	13 .....	14 .....	15 .....	16 .....	17 .....	18 .....	18 .....	18 .....	19 .....
43 .....	48 .....	13 .....	14 .....	15 .....	16 .....	17 .....	18 .....	19 .....	19 .....	20 .....	21 .....
44 .....	49 .....	14 .....	15 .....	16 .....	17 .....	18 .....	19 .....	20 .....	20 .....	21 .....	22 .....
45 .....	50 .....	15 .....	16 .....	17 .....	18 .....	19 .....	20 .....	21 .....	21 .....	22 .....	23 .....
46 .....	51 .....	16 .....	17 .....	18 .....	19 .....	20 .....	21 .....	22 .....	22 .....	24 .....	25 .....
47 .....	52 .....	17 .....	18 .....	19 .....	20 .....	21 .....	23 .....	24 .....	24 .....	25 .....	26 .....
48 .....	53 .....	18 .....	19 .....	20 .....	22 .....	23 .....	24 .....	25 .....	25 .....	26 .....	28 .....
49 .....	54 .....	19 .....	21 .....	22 .....	23 .....	24 .....	25 .....	25 .....	27 .....	28 .....	29 .....
50 .....	55 .....	21 .....	22 .....	23 .....	24 .....	26 .....	27 .....	28 .....	28 .....	29 .....	31 .....
51 .....	56 .....	22 .....	23 .....	25 .....	26 .....	27 .....	28 .....	28 .....	30 .....	31 .....	32 .....
52 .....	57 .....	23 .....	25 .....	26 .....	28 .....	29 .....	30 .....	32 .....	33 .....	33 .....	34 .....
53 .....	58 .....	25 .....	26 .....	28 .....	29 .....	31 .....	33 .....	33 .....	35 .....	36 .....	36 .....
54 .....	59 .....	26 .....	28 .....	29 .....	31 .....	32 .....	34 .....	35 .....	36 .....	38 .....	39 .....
55 .....	60 .....	28 .....	29 .....	31 .....	32 .....	34 .....	35 .....	36 .....	38 .....	38 .....	39 .....
56 .....	61 .....	29 .....	31 .....	32 .....	34 .....	35 .....	37 .....	38 .....	40 .....	41 .....	41 .....
57 .....	62 .....	31 .....	33 .....	34 .....	36 .....	37 .....	39 .....	40 .....	41 .....	43 .....	43 .....
58 .....	63 .....	33 .....	34 .....	36 .....	38 .....	39 .....	41 .....	42 .....	43 .....	45 .....	45 .....
59 .....	64 .....	35 .....	36 .....	38 .....	40 .....	41 .....	43 .....	44 .....	44 .....	45 .....	47 .....
60 .....	65 .....	36 .....	38 .....	40 .....	41 .....	43 .....	44 .....	46 .....	46 .....	47 .....	48 .....
61 .....	66 .....	38 .....	40 .....	41 .....	43 .....	44 .....	46 .....	47 .....	47 .....	49 .....	50 .....
62 .....	67 .....	40 .....	42 .....	43 .....	45 .....	46 .....	48 .....	49 .....	49 .....	51 .....	52 .....
63 .....	68 .....	42 .....	44 .....	45 .....	47 .....	49 .....	50 .....	52 .....	53 .....	54 .....	54 .....
64 .....	69 .....	44 .....	46 .....	47 .....	49 .....	50 .....	52 .....	53 .....	55 .....	56 .....	57 .....
65 .....	70 .....	46 .....	47 .....	49 .....	50 .....	52 .....	53 .....	55 .....	56 .....	56 .....	57 .....
66 .....	71 .....	48 .....	49 .....	51 .....	52 .....	54 .....	55 .....	56 .....	56 .....	58 .....	59 .....
67 .....	72 .....	50 .....	51 .....	53 .....	54 .....	56 .....	57 .....	59 .....	58 .....	59 .....	61 .....
68 .....	73 .....	52 .....	53 .....	55 .....	56 .....	58 .....	59 .....	60 .....	60 .....	61 .....	62 .....
69 .....	74 .....	53 .....	55 .....	56 .....	58 .....	60 .....	61 .....	62 .....	62 .....	63 .....	64 .....
70 .....	75 .....	55 .....	57 .....	58 .....	60 .....	61 .....	62 .....	62 .....	62 .....	64 .....	65 .....
71 .....	76 .....	57 .....	59 .....	60 .....	61 .....	63 .....	64 .....	65 .....	66 .....	66 .....	67 .....
72 .....	77 .....	59 .....	60 .....	62 .....	63 .....	64 .....	65 .....	66 .....	66 .....	67 .....	68 .....
73 .....	78 .....	61 .....	62 .....	64 .....	65 .....	66 .....	67 .....	68 .....	68 .....	69 .....	70 .....

Internal Revenue Service, Treasury

§ 1.72-9

		Ages												Duration of guaranteed amount—[Years]												
		Male		Female		1	2	3	4	5	6	7	8	9	10	11	12	13	14							
74	79	63	64	65	66	66	67	68	68	66	67	68	68	69	69	70	71	72	73	71	72	73	71	72	72	
75	80	64	66	67	68	68	69	70	71	71	72	73	74	74	74	75	75	75	75	75	75	75	75	75	75	75
76	81	66	67	68	69	70	71	72	73	73	74	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
77	82	68	69	70	71	72	73	74	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
78	83	69	70	71	72	73	74	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
79	84	71	72	73	74	75	76	77	78	78	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79
80	85	72	73	74	75	76	77	78	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79
81	86	74	75	76	77	78	79	75	76	77	78	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79
82	87	75	76	77	78	79	76	77	78	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79
83	88	76	77	78	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79
84	89	76	77	78	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79
85	90	76	77	78	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79

**§ 1.72-9**

**26 CFR Ch. I (4-1-97 Edition)**

Ages	Duration of guaranteed amount—[Years]											
	Male	Female	15	16	17	18	19	20	21	22	23	24
86 .....	91 .....	64 .....	66 .....	68 .....	70 .....	72 .....	73 .....	74 .....	75 .....	76 .....	77 .....	77 .....
87 .....	92 .....	66 .....	68 .....	70 .....	72 .....	73 .....	74 .....	76 .....	77 .....	78 .....	78 .....	78 .....
88 .....	93 .....	68 .....	70 .....	72 .....	73 .....	75 .....	76 .....	77 .....	78 .....	78 .....	78 .....	78 .....
89 .....	94 .....	70 .....	72 .....	73 .....	75 .....	76 .....	77 .....	78 .....	79 .....	79 .....	79 .....	79 .....
90 .....	95 .....	72 .....	73 .....	75 .....	76 .....	77 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....
91 .....	96 .....	73 .....	75 .....	76 .....	78 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....
92 .....	97 .....	75 .....	76 .....	78 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....
93 .....	98 .....	76 .....	78 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....
94 .....	99 .....	78 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....
95 .....	100 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....	79 .....

  

Ages	Temporary period—maximum duration of annuity—[Years]										
	Male	Female	1	2	3	4	5	6	7	8	9
0 to 8 .....	0 to 13 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
9 .....	14 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
10 .....	15 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
11 .....	16 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
12 .....	17 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
13 .....	18 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
14 .....	19 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
15 .....	20 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
16 .....	21 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
17 .....	22 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
18 .....	23 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
19 .....	24 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
20 .....	25 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
21 .....	26 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
22 .....	27 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
23 .....	28 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	8.0 .....	8.9 .....	9.9 .....
24 .....	29 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	7.9 .....	8.9 .....	9.9 .....
25 .....	30 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	7.9 .....	8.9 .....	9.9 .....
26 .....	31 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	7.9 .....	8.9 .....	9.9 .....
27 .....	32 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	7.9 .....	8.9 .....	9.9 .....
28 .....	33 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	7.9 .....	8.9 .....	9.9 .....
29 .....	34 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	7.9 .....	8.9 .....	9.9 .....
30 .....	35 .....	1.0 .....	2.0 .....	3.0 .....	4.0 .....	5.0 .....	6.0 .....	7.0 .....	7.9 .....	8.9 .....	9.9 .....

**TABLE IV—TEMPORARY LIFE ANNUITIES<sup>1</sup>—ONE LIFE—EXPECTED RETURN MULTIPLES**

[See footnote at end of table]

## Internal Revenue Service, Treasury

§ 1.72-9

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE IV—TEMPORARY LIFE ANNUITIES<sup>1</sup>—ONE LIFE—EXPECTED RETURN MULTIPLES—Continued  
[See footnote at end of table]

Ages		Temporary period—maximum duration of annuity—[Years]									
Male	Female	1	2	3	4	5	6	7	8	9	10
72 .....	77 .....	1.0	1.9	2.8	3.6	4.4	5.2	5.8	6.5	7.1	7.6
73 .....	78 .....	1.0	1.9	2.8	3.6	4.4	5.1	5.8	6.4	7.0	7.5
74 .....	79 .....	1.0	1.9	2.8	3.6	4.3	5.0	5.7	6.3	6.8	7.3
75 .....	80 .....	1.0	1.9	2.7	3.5	4.3	5.0	5.6	6.2	6.7	7.1
76 .....	81 .....	1.0	1.9	2.7	3.5	4.2	4.9	5.5	6.1	6.5	7.0
77 .....	82 .....	1.0	1.9	2.7	3.5	4.2	4.8	5.4	5.9	6.4	6.8
78 .....	83 .....	1.0	1.9	2.7	3.4	4.1	4.7	5.3	5.8	6.2	6.6
79 .....	84 .....	1.0	1.8	2.7	3.4	4.1	4.7	5.2	5.7	6.1	6.4
80 .....	85 .....	1.0	1.8	2.6	3.4	4.0	4.6	5.1	5.5	5.9	6.2
81 .....	86 .....	1.0	1.8	2.6	3.3	3.9	4.5	5.0	5.4	5.7	6.0
82 .....	87 .....	1.0	1.8	2.6	3.3	3.9	4.4	4.8	5.2	5.6	5.8
83 .....	88 .....	0.9	1.8	2.6	3.2	3.8	4.3	4.7	5.1	5.4	5.6
84 .....	89 .....	0.9	1.8	2.5	3.2	3.7	4.2	4.6	4.9	5.2	5.4
85 .....	90 .....	0.9	1.8	2.5	3.1	3.6	4.1	4.5	4.8	5.0	5.2
86 .....	91 .....	0.9	1.8	2.5	3.1	3.6	4.0	4.3	4.6	4.8	5.0
Ages		Temporary period—maximum duration of annuity—[Years]									
Male	Female	11	12	13	14	15	16	17	18	19	20
0 to 8 .....	0 to 13 .....	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
9 .....	14 .....	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
10 .....	15 .....	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
11 .....	16 .....	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
12 .....	17 .....	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
13 .....	18 .....	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
14 .....	19 .....	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
15 .....	20 .....	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.7	19.7
16 .....	21 .....	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7
17 .....	22 .....	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7
18 .....	23 .....	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7
19 .....	24 .....	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.7	18.7	19.7
20 .....	25 .....	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.7	18.7	19.7
21 .....	26 .....	10.9	11.9	12.9	13.8	14.8	15.8	16.8	17.7	18.7	19.6
22 .....	27 .....	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.7	19.6
23 .....	28 .....	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.7	19.6
24 .....	29 .....	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.6	19.6
25 .....	30 .....	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.7	18.6	19.6

**Internal Revenue Service, Treasury**

**§ 1.72-9**

26 .....	31 .....	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.6	18.6
27 .....	32 .....	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.6	18.6
28 .....	33 .....	10.9	11.8	12.8	13.8	14.7	15.7	16.6	17.6	18.5
29 .....	34 .....	10.9	11.8	12.8	13.8	14.7	15.7	16.6	17.6	18.5
30 .....	35 .....	10.9	11.8	12.8	13.7	14.7	15.6	16.6	17.6	18.4
31 .....	36 .....	10.8	11.8	12.8	13.7	14.7	15.6	16.5	17.5	18.4
32 .....	37 .....	10.8	11.8	12.7	13.7	14.6	15.6	16.5	17.4	18.4
33 .....	38 .....	10.8	11.8	12.7	13.7	14.6	15.6	16.5	17.4	18.3
34 .....	39 .....	10.8	11.8	12.7	13.6	14.6	15.5	16.4	17.4	18.3
35 .....	40 .....	10.8	11.7	12.7	13.6	14.6	15.5	16.4	17.3	18.2
36 .....	41 .....	10.8	11.7	12.7	13.6	14.5	15.4	16.3	17.2	18.1
37 .....	42 .....	10.8	11.7	12.6	13.6	14.5	15.4	16.3	17.2	18.1
38 .....	43 .....	10.7	11.7	12.6	13.5	14.4	15.3	16.2	17.1	18.0
39 .....	44 .....	10.7	11.6	12.6	13.5	14.4	15.3	16.2	17.1	17.9
40 .....	45 .....	10.7	11.6	12.5	13.5	14.4	15.2	16.1	17.0	17.8
41 .....	46 .....	10.7	11.6	12.5	13.4	14.3	15.2	16.1	16.9	17.8
42 .....	47 .....	10.6	11.6	12.5	13.4	14.3	15.1	16.0	16.8	17.7
43 .....	48 .....	10.6	11.5	12.4	13.3	14.2	15.1	15.9	16.7	17.6
44 .....	49 .....	10.6	11.5	12.4	13.3	14.1	15.0	15.8	16.7	17.5
45 .....	50 .....	10.5	11.4	12.3	13.2	14.1	14.9	15.7	16.6	17.4
46 .....	51 .....	10.5	11.4	12.3	13.2	14.0	14.8	15.7	16.5	17.2
47 .....	52 .....	10.5	11.4	12.2	13.1	13.9	14.7	15.6	16.3	17.1
48 .....	53 .....	10.4	11.3	12.2	13.0	13.8	14.7	15.4	16.2	17.0
49 .....	54 .....	10.4	11.3	12.1	12.9	13.8	14.6	15.3	16.1	16.8
50 .....	55 .....	10.3	11.2	12.0	12.9	13.7	14.5	15.2	16.0	16.7
51 .....	56 .....	10.3	11.1	12.0	12.8	13.6	14.3	15.1	15.8	16.5
52 .....	57 .....	10.2	11.1	11.9	12.7	13.5	14.2	14.9	15.6	16.3
53 .....	58 .....	10.2	11.0	11.8	12.6	13.4	14.1	14.8	15.5	16.1
54 .....	59 .....	10.1	10.9	11.7	12.5	13.2	14.0	14.6	15.3	15.9
55 .....	60 .....	10.1	10.9	11.6	12.4	13.1	13.8	14.5	15.1	15.7
56 .....	61 .....	10.0	10.8	11.5	12.3	13.0	13.7	14.3	14.9	15.5
57 .....	62 .....	9.9	10.7	11.4	12.2	12.8	13.5	14.1	14.7	15.3
58 .....	63 .....	9.8	10.6	11.3	12.0	12.7	13.3	13.9	14.5	15.0
59 .....	64 .....	9.8	10.5	11.2	11.9	12.5	13.2	13.7	14.3	14.8
60 .....	65 .....	9.7	10.4	11.1	11.7	12.4	13.0	13.5	14.0	14.5
61 .....	66 .....	9.6	10.3	11.0	11.6	12.2	12.8	13.3	13.8	14.2
62 .....	67 .....	9.5	10.2	10.8	11.4	12.0	12.5	13.1	13.5	14.0
63 .....	68 .....	9.4	10.0	10.7	11.3	11.8	12.3	12.8	13.2	13.7
64 .....	69 .....	9.3	9.9	10.5	11.1	11.6	12.1	12.5	13.0	13.3
65 .....	70 .....	9.1	9.8	10.3	10.9	11.4	11.9	12.3	12.7	13.0
66 .....	71 .....	9.0	9.6	10.2	10.7	11.2	11.6	12.0	12.4	12.7

		Ages										Temporary period—maximum duration of annuity—[Years]														
		Male		Female		11		12		13		14		15		16		17		18		19		20		
67	72	8.9	9.5	10.0	10.5	10.9	11.3	11.7	12.0	12.3	12.6	12.7	13.0	13.3	13.6	13.9	14.2	14.5	14.8	15.1	15.4	15.7	16.0	16.3		
68	73	8.7	9.3	9.8	10.3	10.7	11.1	11.4	11.7	12.0	12.2	12.5	12.8	13.1	13.4	13.7	14.0	14.3	14.6	14.9	15.2	15.5	15.8	16.1		
69	74	8.6	9.1	9.6	10.0	10.4	10.8	11.1	11.4	11.7	12.0	12.3	12.6	12.9	13.2	13.5	13.8	14.1	14.4	14.7	15.0	15.3	15.6	15.9		
70	75	8.4	8.9	9.4	9.8	10.2	10.5	10.8	11.0	11.3	11.6	11.9	12.2	12.5	12.8	13.1	13.4	13.7	14.0	14.3	14.6	14.9	15.2	15.5		
71	76	8.3	8.7	9.2	9.6	9.9	10.2	10.4	10.7	10.9	11.0	11.3	11.5	11.8	12.1	12.4	12.7	13.0	13.3	13.6	13.9	14.2	14.5	14.8		
72	77	8.1	8.6	9.0	9.3	9.6	9.9	10.1	10.3	10.5	10.7	10.9	11.1	11.3	11.5	11.8	12.0	12.3	12.5	12.8	13.0	13.3	13.6	13.9		
73	78	7.9	8.3	8.7	9.0	9.3	9.6	9.8	10.0	10.2	10.4	10.6	10.8	11.0	11.2	11.4	11.6	11.8	12.0	12.2	12.4	12.6	12.8	13.0		
74	79	7.7	8.1	8.5	8.8	9.0	9.2	9.4	9.6	9.8	9.9	10.1	10.3	10.5	10.7	10.9	11.1	11.3	11.5	11.7	11.9	12.1	12.3	12.5		
75	80	7.6	7.9	8.2	8.5	8.7	8.9	9.1	9.3	9.5	9.7	9.9	10.1	10.3	10.5	10.7	10.9	11.1	11.3	11.5	11.7	11.9	12.1	12.3	12.5	
76	81	7.4	7.7	8.0	8.2	8.4	8.6	8.7	8.8	8.9	9.0	9.1	9.2	9.3	9.4	9.5	9.6	9.7	9.8	9.9	10.0	10.1	10.2	10.3	10.4	
77	82	7.1	7.5	7.7	7.9	8.1	8.3	8.4	8.5	8.6	8.7	8.8	8.9	9.0	9.1	9.2	9.3	9.4	9.5	9.6	9.7	9.8	9.9	10.0	10.1	10.2
78	83	6.9	7.2	7.4	7.6	7.8	7.9	8.0	8.1	8.2	8.3	8.4	8.5	8.6	8.7	8.8	8.9	9.0	9.1	9.2	9.3	9.4	9.5	9.6	9.7	9.8
79	84	6.7	7.0	7.2	7.3	7.5	7.6	7.7	7.8	7.9	8.0	8.1	8.2	8.3	8.4	8.5	8.6	8.7	8.8	8.9	9.0	9.1	9.2	9.3	9.4	9.5
80	85	6.5	6.7	6.9	7.1	7.2	7.3	7.4	7.5	7.6	7.7	7.8	7.9	8.0	8.1	8.2	8.3	8.4	8.5	8.6	8.7	8.8	8.9	9.0	9.1	9.2
81	86	6.3	6.5	6.6	6.8	6.9	6.9	6.9	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0
82	87	6.0	6.2	6.4	6.5	6.5	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6
83	88	5.8	6.0	6.1	6.2	6.2	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3	6.3
84	89	5.6	5.7	5.8	5.8	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9	5.9
85	90	5.3	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5	5.5
86	91	5.1	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2
		Ages										Temporary period—maximum duration of annuity—[Years]							Temporary period—maximum duration of annuity—[Years]							
		Male		Female		21		22		23		24		25		26		27		28		29		30		
0 to 8	10 to 13	20.7	21.7	22.7	23.6	24.6	25.6	26.5	27.5	28.4	29.4	29.7	30.6	31.5	32.4	33.3	34.2	35.1	36.0	36.9	37.8	38.7	39.6	40.5	41.4	42.3
9	14	20.7	21.7	22.7	23.6	24.6	25.5	26.5	27.5	28.4	29.4	29.7	30.6	31.5	32.4	33.3	34.2	35.1	36.0	36.9	37.8	38.7	39.6	40.5	41.4	
10	15	20.7	21.7	22.7	23.6	24.6	25.5	26.5	27.5	28.4	29.4	29.7	30.6	31.5	32.4	33.3	34.2	35.1	36.0	36.9	37.8	38.7	39.6	40.5	41.4	
11	16	20.7	21.7	22.6	23.6	24.6	25.5	26.5	27.4	28.4	29.3	29.7	30.6	31.5	32.4	33.3	34.2	35.1	36.0	36.9	37.8	38.7	39.6	40.5	41.4	
12	17	20.7	21.7	22.6	23.6	24.6	25.5	26.5	27.4	28.4	29.3	29.7	30.6	31.5	32.4	33.3	34.2	35.1	36.0	36.9	37.8	38.7	39.6	40.5	41.4	
13	18	20.7	21.7	22.6	23.6	24.6	25.5	26.5	27.4	28.4	29.3	29.7	30.6	31.5	32.4	33.3	34.2	35.1	36.0	36.9	37.8	38.7	39.6	40.5	41.4	
14	19	20.7	21.7	22.6	23.6	24.6	25.5	26.5	27.4	28.4	29.3	29.7	30.6	31.5	32.4	33.3	34.2	35.1	36.0	36.9	37.8	38.7	39.6	40.5	41.4	
15	20	20.7	21.6	22.6	23.6	24.5	25.5	26.4	27.4	28.3	29.2	29.7	30.6	31.5	32.4	33.3	34.2	35.1	36.0	36.9	37.8	38.7	39.6	40.5	41.4	
16	21	20.7	21.6	22.6	23.6	24.5	25.5	26.4	27.4	28.3	29.2	29.7	30.6	31.5	32.4	33.3	34.2	35.1	36.0	36.9	37.8	38.7	39.6	40.5	41.4	
17	22	20.7	21.6	22.6	23.5	24.5	25.4	26.3	27.3	28.2	29.1	29.6	30.5	31.4	32.3	33.2	34.1	35.0	35.9	36.8	37.7	38.6	39.5	40.4	41.3	
18	23	20.7	21.6	22.6	23.5	24.5	25.4	26.3	27.3	28.2	29.1	29.6	30.5	31.4	32.3	33.2	34.1	35.0	35.9	36.8	37.7	38.6	39.5	40.4	41.3	
19	24	20.6	21.6	22.5	23.5	24.4	25.4	26.3	27.3	28.2	29.1	29.6	30.5	31.4	32.3	33.2	34.1	35.0	35.9	36.8	37.7	38.6	39.5	40.4	41.3	
20	25	20.6	21.6	22.5	23.5	24.4	25.4	26.3	27.3	28.2	29.1	29.6	30.5	31.4	32.3	33.2	34.1	35.0	35.9	36.8	37.7	38.6	39.5	40.4	41.3	
21	26	20.6	21.5	22.5	23.4	24.4	25.3	26.2	27.1	28.0	28.9	29.8	30.7	31.6	32.5	33.4	34.3	35.2	36.1	37.0	37.9	38.8	39.7	40.6	41.5	
22	27	20.6	21.5	22.5	23.4	24.4	25.3	26.2	27.1	28.0	28.9	29.8	30.7	31.6	32.5	33.4	34.3	35.2	36.1	37.0	37.9	38.8	39.7	40.6	41.5	

**Internal Revenue Service, Treasury**

**§ 1.72-9**

23 .....	28 .....	23.4	24.3	24.4	24.2	24.2	24.1	25.0	25.9	26.8	27.7	27.9	27.0	27.0	27.8	27.8	28.7
24 .....	29 .....	21.5	22.4	23.3	23.3	23.3	23.2	23.2	23.2	23.2	23.2	23.2	23.3	23.3	23.3	23.3	23.3
25 .....	30 .....	20.5	21.4	22.4	22.4	22.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4
26 .....	31 .....	20.5	21.4	22.3	22.3	22.3	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4	21.4
27 .....	32 .....	20.4	21.3	22.3	22.3	22.3	21.3	21.3	21.3	21.3	21.3	21.3	21.3	21.3	21.3	21.3	21.3
28 .....	33 .....	20.4	21.3	22.2	22.2	22.2	21.2	21.2	21.2	21.2	21.2	21.2	21.2	21.2	21.2	21.2	21.2
29 .....	34 .....	20.3	21.2	22.1	22.1	22.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1
30 .....	35 .....	20.3	21.2	22.1	22.1	22.1	21.2	21.2	21.2	21.2	21.2	21.2	21.2	21.2	21.2	21.2	21.2
31 .....	36 .....	20.2	21.1	22.0	22.0	22.0	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1
32 .....	37 .....	20.2	21.1	21.9	21.9	21.9	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0
33 .....	38 .....	20.1	21.0	22.7	22.7	22.7	21.9	21.9	21.9	21.9	21.9	21.9	21.9	21.9	21.9	21.9	21.9
34 .....	39 .....	20.0	20.9	21.8	21.8	21.8	20.9	20.9	20.9	20.9	20.9	20.9	20.9	20.9	20.9	20.9	20.9
35 .....	40 .....	20.0	20.8	21.7	21.7	21.7	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8	20.8
36 .....	41 .....	19.9	20.7	21.6	21.6	21.6	20.7	20.7	20.7	20.7	20.7	20.7	20.7	20.7	20.7	20.7	20.7
37 .....	42 .....	19.8	20.6	21.5	21.5	21.5	20.6	20.6	20.6	20.6	20.6	20.6	20.6	20.6	20.6	20.6	20.6
38 .....	43 .....	19.7	20.5	21.4	21.4	21.4	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5
39 .....	44 .....	19.6	20.4	21.2	21.2	21.2	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4
40 .....	45 .....	19.5	20.3	21.1	21.1	21.1	20.3	20.3	20.3	20.3	20.3	20.3	20.3	20.3	20.3	20.3	20.3
41 .....	46 .....	19.4	20.2	21.0	21.0	21.0	20.2	20.2	20.2	20.2	20.2	20.2	20.2	20.2	20.2	20.2	20.2
42 .....	47 .....	19.3	20.1	20.8	20.8	20.8	20.1	20.1	20.1	20.1	20.1	20.1	20.1	20.1	20.1	20.1	20.1
43 .....	48 .....	19.2	19.9	20.7	21.4	21.4	19.9	19.9	19.9	19.9	19.9	19.9	19.9	19.9	19.9	19.9	19.9
44 .....	49 .....	19.0	19.8	20.5	21.2	21.2	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8
45 .....	50 .....	18.9	19.6	20.3	21.0	21.0	19.6	19.6	19.6	19.6	19.6	19.6	19.6	19.6	19.6	19.6	19.6
46 .....	51 .....	18.7	19.4	20.1	20.8	20.8	19.4	19.4	19.4	19.4	19.4	19.4	19.4	19.4	19.4	19.4	19.4
47 .....	52 .....	18.6	19.3	19.9	20.6	20.6	18.6	18.6	18.6	18.6	18.6	18.6	18.6	18.6	18.6	18.6	18.6
48 .....	53 .....	18.4	19.1	19.7	20.4	20.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4
49 .....	54 .....	18.2	18.9	19.5	20.1	20.1	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2
50 .....	55 .....	18.0	18.7	19.3	19.8	19.8	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0
51 .....	56 .....	17.8	18.4	19.0	19.6	19.6	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8
52 .....	57 .....	17.6	18.2	18.7	19.3	19.3	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6
53 .....	58 .....	17.4	17.9	18.5	19.0	19.0	17.4	17.4	17.4	17.4	17.4	17.4	17.4	17.4	17.4	17.4	17.4
54 .....	59 .....	17.1	17.7	18.2	18.7	18.7	17.1	17.1	17.1	17.1	17.1	17.1	17.1	17.1	17.1	17.1	17.1
55 .....	60 .....	16.9	17.4	17.9	18.3	18.3	16.9	16.9	16.9	16.9	16.9	16.9	16.9	16.9	16.9	16.9	16.9
56 .....	61 .....	16.6	17.1	17.5	18.0	18.0	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6	16.6
57 .....	62 .....	16.3	16.8	17.2	17.6	17.6	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3
58 .....	63 .....	16.0	16.5	16.9	17.2	17.2	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0
59 .....	64 .....	15.7	16.1	16.5	16.8	16.8	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7
60 .....	65 .....	15.4	15.8	16.1	16.4	16.4	15.4	15.4	15.4	15.4	15.4	15.4	15.4	15.4	15.4	15.4	15.4
61 .....	66 .....	15.1	15.4	15.7	16.0	16.0	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1
62 .....	67 .....	14.7	15.0	15.3	15.6	15.6	14.7	14.7	14.7	14.7	14.7	14.7	14.7	14.7	14.7	14.7	14.7
63 .....	68 .....	14.6	14.6	14.9	15.1	15.1	14.6	14.6	14.6	14.6	14.6	14.6	14.6	14.6	14.6	14.6	14.6
64 .....	69 .....	14.0	14.3	14.3	14.7	14.7	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0

Ages	Male	Female	Temporary period—maximum duration of annuity—[Years]								
			21	22	23	24	25	26	27	28	29
65 .....	70 .....	13.6	14.1	14.2	14.4	14.5	14.6	14.7	14.8	14.9	14.9
66 .....	71 .....	13.2	13.4	13.6	13.8	13.9	14.0	14.1	14.2	14.2	14.3
67 .....	72 .....	12.8	13.0	13.2	13.3	13.4	13.5	13.6	13.7	13.7	13.7
68 .....	73 .....	12.4	12.6	12.7	12.8	12.9	13.0	13.1	13.1	13.2	13.2
69 .....	74 .....	12.0	12.1	12.3	12.4	12.5	12.6	12.6	12.6	12.6	12.6
70 .....	75 .....	11.6	11.7	11.8	11.9	12.0	12.0	12.0	12.1	12.1	12.1
71 .....	76 .....	11.2	11.3	11.4	11.5	11.5	11.5	11.5	11.6	11.6	11.6
72 .....	77 .....	10.7	10.8	10.9	10.9	11.0	11.0	11.0	11.0	11.0	11.0
73 .....	78 .....	10.3	10.4	10.4	10.5	10.5	10.5	10.5	10.5	10.5	10.5
74 .....	79 .....	9.9	9.9	10.0	10.0	10.0	10.1	10.1	10.1	10.1	10.1
75 .....	80 .....	9.5	9.5	9.6	9.6	9.6	9.6	9.6	9.6	9.6	9.6
76 .....	81 .....	9.1	9.1	9.1	9.1	9.1	9.1	9.1	9.1	9.1	9.1
77 .....	82 .....	8.6	8.6	8.7	8.7	8.7	8.7	8.7	8.7	8.7	8.7
78 .....	83 .....	8.2	8.2	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
79 .....	84 .....	7.8	.....	.....	.....	.....	.....	.....	.....	.....	.....

Footnote to Table IV:

<sup>1</sup> The multiples in this table are not applicable to annuities for a term certain; for such cases see paragraph (c) of § 1.72-5.

**Internal Revenue Service, Treasury**

**§ 1.72-9**

**TABLE V—ORDINARY LIFE ANNUITIES ONE  
LIFE—EXPECTED RETURN MULTIPLES**

Age	Multiple
5 .....	76.6
6 .....	75.6
7 .....	74.7
8 .....	73.7
9 .....	72.7
10 .....	71.7
11 .....	70.7
12 .....	69.7
13 .....	68.8
14 .....	67.8
15 .....	66.8
16 .....	65.8
17 .....	64.8
18 .....	63.9
19 .....	62.9
20 .....	61.9
21 .....	60.9
22 .....	59.9
23 .....	59.0
24 .....	58.0
25 .....	57.0
26 .....	56.0
27 .....	55.1
28 .....	54.1
29 .....	53.1
30 .....	52.2
31 .....	51.2
32 .....	50.2
33 .....	49.3
34 .....	48.3
35 .....	47.3
36 .....	46.4
37 .....	45.4
38 .....	44.4
39 .....	43.5
40 .....	42.5
41 .....	41.5
42 .....	40.6
43 .....	39.6
44 .....	38.7
45 .....	37.7
46 .....	36.8
47 .....	35.9
48 .....	34.9
49 .....	34.0
50 .....	33.1
51 .....	32.2
52 .....	31.3
53 .....	30.4
54 .....	29.5
55 .....	28.6
56 .....	27.7
57 .....	26.8
58 .....	25.9
59 .....	25.0
60 .....	24.2
61 .....	23.3

**TABLE V—ORDINARY LIFE ANNUITIES ONE  
LIFE—EXPECTED RETURN MULTIPLES—Con-  
tinued**

Age	Multiple
62 .....	22.5
63 .....	21.6
64 .....	20.8
65 .....	20.0
66 .....	19.2
67 .....	18.4
68 .....	17.6
69 .....	16.8
70 .....	16.0
71 .....	15.3
72 .....	14.6
73 .....	13.9
74 .....	13.2
75 .....	12.5
76 .....	11.9
77 .....	11.2
78 .....	10.6
79 .....	10.0
80 .....	9.5
81 .....	8.9
82 .....	8.4
83 .....	7.9
84 .....	7.4
85 .....	6.9
86 .....	6.5
87 .....	6.1
88 .....	5.7
89 .....	5.3
90 .....	5.0
91 .....	4.7
92 .....	4.4
93 .....	4.1
94 .....	3.9
95 .....	3.7
96 .....	3.4
97 .....	3.2
98 .....	3.0
99 .....	2.8
100 .....	2.7
101 .....	2.5
102 .....	2.3
103 .....	2.1
104 .....	1.9
105 .....	1.8
106 .....	1.6
107 .....	1.4
108 .....	1.3
109 .....	1.1
110 .....	1.0
111 .....	.9
112 .....	.8
113 .....	.7
114 .....	.6
115 .....	.5

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES**

Ages	5	6	7	8	9	10	11	12	13	14
5 .....	83.8	83.3	82.8	82.4	82.0	81.6	81.2	80.9	80.6	80.3
6 .....	83.3	82.8	82.3	81.8	81.4	81.0	80.6	80.3	79.9	79.6
7 .....	82.8	82.3	81.8	81.3	80.9	80.4	80.0	79.6	79.3	78.9
8 .....	82.4	81.8	81.3	80.8	80.3	79.9	79.4	79.0	78.6	78.3
9 .....	82.0	81.4	80.9	80.3	79.8	79.3	78.9	78.4	78.0	77.6
10 .....	81.6	81.0	80.4	79.9	79.3	78.8	78.3	77.9	77.4	77.0
11 .....	81.2	80.6	80.0	79.4	78.9	78.3	77.8	77.3	76.9	76.4

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	5	6	7	8	9	10	11	12	13	14
12 .....	80.9	80.3	79.6	79.0	78.4	77.9	77.3	76.8	76.3	75.9
13 .....	80.6	79.9	79.3	78.6	78.0	77.4	76.9	76.3	75.8	75.3
14 .....	80.3	79.6	78.9	78.3	77.6	77.0	76.4	75.9	75.3	74.8
15 .....	80.0	79.3	78.6	77.9	77.3	76.6	76.0	75.4	74.9	74.3
16 .....	79.8	79.0	78.3	77.6	76.9	76.3	75.6	75.0	74.4	73.9
17 .....	79.5	78.8	78.0	77.3	76.6	75.9	75.3	74.6	74.0	73.4
18 .....	79.3	78.5	77.8	77.0	76.3	75.6	74.9	74.3	73.6	73.0
19 .....	79.1	78.3	77.5	76.8	76.0	75.3	74.6	73.9	73.3	72.6
20 .....	78.9	78.1	77.3	76.5	75.8	75.0	74.3	73.6	72.9	72.3
21 .....	78.7	77.9	77.1	76.3	75.5	74.8	74.0	73.3	72.6	71.9
22 .....	78.6	77.7	76.9	76.1	75.3	74.5	73.8	73.0	72.3	71.6
23 .....	78.4	77.6	76.7	75.9	75.1	74.3	73.5	72.8	72.0	71.3
24 .....	78.3	77.4	76.6	75.7	74.9	74.1	73.3	72.6	71.8	71.1
25 .....	78.2	77.3	76.4	75.6	74.8	73.9	73.1	72.3	71.6	70.8
26 .....	78.0	77.2	76.3	75.4	74.6	73.8	72.9	72.1	71.3	70.6
27 .....	77.9	77.1	76.2	75.3	74.4	73.6	72.8	71.9	71.1	70.3
28 .....	77.8	76.9	76.1	75.2	74.3	73.4	72.6	71.8	70.9	70.1
29 .....	77.7	76.8	76.0	75.1	74.2	73.3	72.5	71.6	70.8	70.0
30 .....	77.7	76.8	75.9	75.0	74.1	73.2	72.3	71.5	70.6	69.8
31 .....	77.6	76.7	75.8	74.9	74.0	73.1	72.2	71.3	70.5	69.6
32 .....	77.5	76.6	75.7	74.8	73.9	73.0	72.1	71.2	70.3	69.5
33 .....	77.5	76.5	75.6	74.7	73.8	72.9	72.0	71.1	70.2	69.3
34 .....	77.4	76.5	75.5	74.6	73.7	72.8	71.9	71.0	70.1	69.2
35 .....	77.3	76.4	75.5	74.5	73.6	72.7	71.8	70.9	70.0	69.1
36 .....	77.3	76.3	75.4	74.5	73.5	72.6	71.7	70.8	69.9	69.0
37 .....	77.2	76.3	75.4	74.4	73.5	72.6	71.6	70.7	69.8	68.9
38 .....	77.2	76.2	75.3	74.4	73.4	72.5	71.6	70.6	69.7	68.8
39 .....	77.2	76.2	75.3	74.3	73.4	72.4	71.5	70.6	69.6	68.7
40 .....	77.1	76.2	75.2	74.3	73.3	72.4	71.4	70.5	69.6	68.6
41 .....	77.1	76.1	75.2	74.2	73.3	72.3	71.4	70.4	69.5	68.6
42 .....	77.0	76.1	75.1	74.2	73.2	72.3	71.3	70.4	69.4	68.5
43 .....	77.0	76.1	75.1	74.1	73.2	72.2	71.3	70.3	69.4	68.5
44 .....	77.0	76.0	75.1	74.1	73.1	72.2	71.2	70.3	69.3	68.4
45 .....	77.0	76.0	75.0	74.1	73.1	72.2	71.2	70.2	69.3	68.4
46 .....	76.9	76.0	75.0	74.0	73.1	72.1	71.2	70.2	69.3	68.3
47 .....	76.9	75.9	75.0	74.0	73.1	72.1	71.1	70.2	69.2	68.3
48 .....	76.9	75.9	75.0	74.0	73.0	72.1	71.1	70.1	69.2	68.2
49 .....	76.9	75.9	74.9	74.0	73.0	72.0	71.1	70.1	69.1	68.2
50 .....	76.9	75.9	74.9	73.9	73.0	72.0	71.0	70.1	69.1	68.2
51 .....	76.8	75.9	74.9	73.9	73.0	72.0	71.0	70.1	69.1	68.1
52 .....	76.8	75.9	74.9	73.9	72.9	72.0	71.0	70.0	69.1	68.1
53 .....	76.8	75.8	74.9	73.9	72.9	71.9	71.0	70.0	69.0	68.1
54 .....	76.8	75.8	74.8	73.9	72.9	71.9	71.0	70.0	69.0	68.1
55 .....	76.8	75.8	74.8	73.9	72.9	71.9	70.9	70.0	69.0	68.0
56 .....	76.8	75.8	74.8	73.8	72.9	71.9	70.9	69.9	69.0	68.0
57 .....	76.8	75.8	74.8	73.8	72.9	71.9	70.9	69.9	69.0	68.0
58 .....	76.8	75.8	74.8	73.8	72.8	71.9	70.9	69.9	68.9	68.0
59 .....	76.7	75.8	74.8	73.8	72.8	71.9	70.9	69.9	68.9	68.0
60 .....	76.7	75.8	74.8	73.8	72.8	71.8	70.9	69.9	68.9	67.9
61 .....	76.7	75.7	74.8	73.8	72.8	71.8	70.9	69.9	68.9	67.9
62 .....	76.7	75.7	74.8	73.8	72.8	71.8	70.8	69.9	68.9	67.9
63 .....	76.7	75.7	74.8	73.8	72.8	71.8	70.8	69.9	68.9	67.9
64 .....	76.7	75.7	74.7	73.8	72.8	71.8	70.8	69.8	68.9	67.9
65 .....	76.7	75.7	74.7	73.8	72.8	71.8	70.8	69.8	68.9	67.9
66 .....	76.7	75.7	74.7	73.7	72.8	71.8	70.8	69.8	68.9	67.9
67 .....	76.7	75.7	74.7	73.7	72.8	71.8	70.8	69.8	68.8	67.9
68 .....	76.7	75.7	74.7	73.7	72.8	71.8	70.8	69.8	68.8	67.9
69 .....	76.7	75.7	74.7	73.7	72.7	71.8	70.8	69.8	68.8	67.8
70 .....	76.7	75.7	74.7	73.7	72.7	71.8	70.8	69.8	68.8	67.8
71 .....	76.7	75.7	74.7	73.7	72.7	71.8	70.8	69.8	68.8	67.8
72 .....	76.7	75.7	74.7	73.7	72.7	71.8	70.8	69.8	68.8	67.8
73 .....	76.7	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
74 .....	76.7	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
75 .....	76.7	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
76 .....	76.6	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
77 .....	76.6	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
78 .....	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
79 .....	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
80 .....	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
81 .....	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
82 .....	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8

Internal Revenue Service, Treasury

§ 1.72-9

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	5	6	7	8	9	10	11	12	13	14
83 .....	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
84 .....	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
85 .....	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
86 .....	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
87 .....	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
88 .....	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
89 .....	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
90 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
91 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
92 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
93 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
94 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
95 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
96 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
97 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
98 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
99 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
100 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
101 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
102 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
103 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
104 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
105 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
106 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
107 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
108 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
109 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
110 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
111 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
112 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
113 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
114 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
115 .....	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	15	16	17	18	19	20	21	22	23	24
15 .....	73.8	73.3	72.9	72.4	72.0	71.6	71.3	70.9	70.6	70.3
16 .....	73.3	72.8	72.3	71.9	71.4	71.0	70.7	70.3	70.0	69.6
17 .....	72.9	72.3	71.8	71.3	70.9	70.5	70.0	69.7	69.3	69.0
18 .....	72.4	71.9	71.3	70.8	70.4	69.0	69.5	69.9	68.7	68.3
19 .....	72.0	71.4	70.9	70.4	69.8	69.4	68.9	68.5	68.1	67.7
20 .....	71.6	71.0	70.5	69.9	69.4	68.8	68.4	67.9	67.5	67.1
21 .....	71.3	70.7	70.0	69.5	68.9	68.4	67.9	67.4	66.9	66.5
22 .....	70.9	70.3	69.7	69.0	68.5	67.9	67.4	66.9	66.4	65.9
23 .....	70.6	70.0	69.3	68.7	68.1	67.5	66.9	66.4	65.9	65.4
24 .....	70.3	69.6	69.0	68.3	67.7	67.1	66.5	65.9	65.4	64.9
25 .....	70.1	69.3	68.6	68.0	67.3	66.7	66.1	65.5	64.9	64.4
26 .....	69.8	69.1	68.3	67.6	67.0	66.3	65.7	65.1	64.5	63.9
27 .....	69.6	68.8	68.1	67.3	66.7	66.0	65.3	64.7	64.1	63.5
28 .....	69.3	68.6	67.8	67.1	66.4	65.7	65.0	64.3	63.7	63.1
29 .....	69.1	68.4	67.6	66.8	66.1	65.4	64.7	64.0	63.3	62.7
30 .....	69.0	68.2	67.4	66.6	65.8	65.1	64.4	63.7	63.0	62.3
31 .....	68.8	68.0	67.2	66.4	65.6	64.8	64.1	63.4	62.7	62.0
32 .....	68.6	67.8	67.0	66.2	65.4	64.6	63.8	63.1	62.4	61.7
33 .....	68.5	67.6	66.8	66.0	65.2	64.4	63.6	62.8	62.1	61.4
34 .....	68.3	67.5	66.6	65.8	65.0	64.2	63.4	62.6	61.9	61.1
35 .....	68.2	67.4	66.5	65.6	64.8	64.0	63.2	62.4	61.6	60.9
36 .....	68.1	67.2	66.4	65.5	64.7	63.8	63.0	62.2	61.4	60.6
37 .....	68.0	67.1	66.2	65.4	64.5	63.7	62.8	62.0	61.2	60.4
38 .....	67.9	67.0	66.1	65.2	64.4	63.5	62.7	61.8	61.0	60.2
39 .....	67.8	66.9	66.0	65.1	64.2	63.4	62.5	61.7	60.8	60.0
40 .....	67.7	66.8	65.9	65.0	64.1	63.3	62.4	61.5	60.7	59.9
41 .....	67.7	66.7	65.8	64.9	64.0	63.1	62.3	61.4	60.5	59.7
42 .....	67.6	66.7	65.7	64.8	63.9	63.0	62.2	61.3	60.4	59.6
43 .....	67.5	66.6	65.7	64.8	63.8	62.9	62.1	61.2	60.3	59.4
44 .....	67.5	66.5	65.6	64.7	63.8	62.9	62.0	61.1	60.2	59.3
45 .....	67.4	66.5	65.5	64.6	63.7	62.8	61.9	61.0	60.1	59.2

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	15	16	17	18	19	20	21	22	23	24
46 .....	67.4	66.4	65.4	64.6	63.6	62.7	61.8	60.9	60.0	59.1
47 .....	67.3	66.4	65.4	64.5	63.6	62.6	61.7	60.8	59.9	59.0
48 .....	67.3	66.3	65.4	64.4	63.5	62.6	61.6	60.7	59.8	58.9
49 .....	67.2	66.3	65.3	64.4	63.5	62.5	61.6	60.7	59.7	58.8
50 .....	67.2	66.2	65.3	64.3	63.4	62.5	61.5	60.6	59.7	58.8
51 .....	67.2	66.2	65.3	64.3	63.4	62.4	61.5	60.5	59.6	58.7
52 .....	67.1	66.2	65.2	64.3	63.3	62.4	61.4	60.5	59.6	58.6
53 .....	67.1	66.2	65.2	64.2	63.3	62.3	61.4	60.4	59.5	58.6
54 .....	67.1	66.1	65.2	64.2	63.2	62.3	61.3	60.4	59.5	58.5
55 .....	67.1	66.1	65.1	64.2	63.2	62.3	61.3	60.4	59.4	58.5
56 .....	67.0	66.1	65.1	64.1	63.2	62.2	61.3	60.3	59.4	58.4
57 .....	67.0	66.1	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.4
58 .....	67.0	66.0	65.1	64.1	63.1	62.2	61.2	60.3	59.3	58.4
59 .....	67.0	66.0	65.0	64.1	63.1	62.1	61.2	60.2	59.3	58.3
60 .....	67.0	66.0	65.0	64.1	63.1	62.1	61.2	60.2	59.2	58.3
61 .....	67.0	66.0	65.0	64.0	63.1	62.1	61.1	60.2	59.2	58.3
62 .....	66.9	66.0	65.0	64.0	63.1	62.1	61.1	60.2	59.2	58.2
63 .....	66.9	66.0	65.0	64.0	63.0	62.1	61.1	60.1	59.2	58.2
64 .....	66.9	65.9	65.0	64.0	63.0	62.1	61.1	60.1	59.2	58.2
65 .....	66.9	65.9	65.0	64.0	63.0	62.0	61.1	60.1	59.1	58.2
66 .....	66.9	65.9	64.9	64.0	63.0	62.0	61.1	60.1	59.1	58.2
67 .....	66.9	65.9	64.9	64.0	63.0	62.0	61.1	60.1	59.1	58.1
68 .....	66.9	65.9	64.9	64.0	63.0	62.0	61.0	60.1	59.1	58.1
69 .....	66.9	65.9	64.9	63.9	63.0	62.0	61.0	60.0	59.1	58.1
70 .....	66.9	65.9	64.9	63.9	63.0	62.0	61.0	60.0	59.1	58.1
71 .....	66.9	65.9	64.9	63.9	62.9	62.0	61.0	60.0	59.1	58.1
72 .....	66.9	65.9	64.9	63.9	62.9	62.0	61.0	60.0	59.0	58.1
73 .....	66.8	65.9	64.9	63.9	62.9	62.0	61.0	60.0	59.0	58.1
74 .....	66.8	65.9	64.9	63.9	62.9	62.0	61.0	60.0	59.0	58.1
75 .....	66.8	65.9	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.1
76 .....	66.8	65.9	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.0
76 .....	66.8	65.9	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.0
77 .....	66.8	65.9	64.9	63.9	63.9	62.9	61.0	60.0	59.0	58.0
78 .....	66.8	65.8	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.0
79 .....	66.8	65.8	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.0
80 .....	66.8	65.9	64.9	63.9	62.9	61.9	60.9	60.0	59.0	58.0
81 .....	66.8	65.8	64.9	63.9	62.9	61.9	60.9	60.0	59.0	58.0
82 .....	66.8	65.8	64.9	63.9	62.9	61.9	60.9	60.0	59.0	58.0
83 .....	66.8	65.8	64.9	63.9	62.9	61.9	60.9	60.0	59.0	58.0
84 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
85 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
86 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
87 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
88 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
89 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
90 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
91 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
92 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
93 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
94 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
95 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
96 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
97 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
98 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
99 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
100 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
101 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
102 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
103 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
104 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
105 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
106 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
107 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
108 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
109 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
110 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
111 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
112 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
113 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
114 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
115 .....	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0

## Internal Revenue Service, Treasury

§ 1.72-9

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	25	26	27	28	29	30	31	32	33	34
25 .....	63.9	63.4	62.9	62.5	62.1	61.7	61.3	61.0	60.7	60.4
26 .....	63.4	62.9	62.4	61.9	61.5	61.1	60.7	60.4	60.0	59.7
27 .....	62.9	62.4	61.9	61.4	60.9	60.5	60.1	59.7	59.4	59.0
28 .....	62.5	61.9	61.4	60.9	60.4	60.0	59.5	59.1	58.7	58.4
29 .....	62.1	61.5	60.9	60.4	59.9	59.4	59.0	58.5	58.1	57.7
30 .....	61.7	61.1	60.5	60.0	59.4	58.9	58.4	58.0	57.5	57.1
31 .....	61.3	60.7	60.1	59.5	59.0	58.4	57.9	57.4	57.0	56.5
32 .....	61.0	60.4	59.7	59.1	58.5	58.0	57.4	56.9	56.4	56.0
33 .....	60.7	60.0	59.4	58.7	58.1	57.5	57.0	56.4	55.9	55.5
34 .....	60.4	59.7	59.0	58.4	57.7	57.1	56.5	56.0	55.5	54.9
35 .....	60.1	59.4	58.7	58.0	57.4	56.7	56.1	55.6	55.0	54.5
36 .....	59.9	59.1	58.4	57.7	57.0	56.4	55.8	55.1	54.6	54.0
37 .....	59.6	58.9	58.1	57.4	56.7	56.0	55.4	54.8	54.2	53.6
38 .....	59.4	58.6	57.9	57.9	56.4	55.7	55.1	54.4	53.8	53.2
39 .....	59.2	58.4	57.7	56.9	56.2	55.4	54.7	54.1	53.4	52.8
40 .....	59.0	58.2	57.4	56.7	55.9	55.2	54.5	53.8	53.1	52.4
41 .....	58.9	58.0	57.2	56.4	55.7	54.9	54.2	53.5	52.8	52.1
42 .....	58.7	57.9	57.1	56.2	55.5	54.7	53.9	53.2	52.5	51.8
43 .....	58.6	57.7	56.9	56.1	55.3	54.5	53.7	52.9	52.2	51.5
44 .....	58.4	57.6	56.7	55.9	55.1	54.3	53.5	52.7	52.0	51.2
45 .....	58.3	57.4	56.6	55.7	54.9	54.1	53.3	52.5	51.7	51.0
46 .....	58.2	57.3	56.5	55.6	54.8	53.9	53.1	52.3	51.5	50.7
47 .....	58.1	57.2	56.3	55.5	54.6	53.8	52.9	52.1	51.3	50.5
48 .....	58.0	57.1	56.2	55.3	54.5	53.6	52.8	51.9	51.1	50.3
49 .....	57.9	57.0	56.1	55.2	54.4	53.5	52.6	51.8	51.0	50.1
50 .....	57.8	56.9	56.0	55.1	54.2	53.4	52.5	51.7	50.8	50.0
51 .....	57.8	56.9	55.9	55.0	54.1	53.3	52.4	51.5	50.7	49.8
52 .....	57.7	56.8	55.9	55.0	54.1	53.2	52.3	51.4	50.5	49.7
53 .....	57.6	56.7	55.8	54.9	54.0	53.1	52.2	51.3	50.4	49.6
54 .....	57.6	56.7	55.7	54.8	53.9	53.0	52.1	51.2	50.3	49.4
55 .....	57.5	56.6	55.7	54.7	53.8	52.9	52.0	51.1	40.2	49.3
56 .....	57.5	56.5	55.6	54.7	53.8	52.8	51.9	51.0	50.1	49.2
57 .....	57.4	56.5	55.6	54.6	53.7	52.8	51.9	50.9	50.0	49.1
58 .....	57.4	56.5	55.5	54.6	53.6	52.7	51.8	50.9	50.0	49.1
59 .....	57.4	56.4	55.5	54.5	53.6	52.7	51.7	50.8	49.9	49.0
60 .....	57.3	56.4	55.4	54.5	53.6	52.6	51.7	50.8	49.8	48.9
61 .....	57.3	56.4	55.4	54.5	53.5	52.6	51.6	50.7	49.8	48.9
62 .....	57.3	56.3	55.4	54.4	53.5	52.5	51.6	50.7	49.7	48.8
63 .....	57.3	56.3	55.3	54.4	53.4	52.5	51.6	50.6	49.7	48.7
64 .....	57.2	56.3	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.7
65 .....	57.2	56.3	55.3	54.3	53.4	52.4	51.5	50.5	49.6	48.7
66 .....	57.2	56.2	55.3	54.3	53.4	52.4	51.5	50.5	49.6	48.6
67 .....	57.2	56.2	55.3	54.3	53.3	52.4	51.4	50.5	49.5	48.6
68 .....	57.2	56.2	55.2	54.3	53.3	52.4	51.4	50.4	49.5	48.6
69 .....	57.1	56.2	55.2	54.3	53.3	52.3	51.4	50.4	49.5	48.5
70 .....	57.1	56.2	55.2	54.2	53.3	52.3	51.4	50.4	49.4	48.5
71 .....	57.1	56.2	55.2	54.2	53.3	52.3	51.3	50.4	49.4	48.5
72 .....	57.1	56.1	55.2	54.2	53.2	52.3	51.3	50.4	49.4	48.5
73 .....	57.1	56.1	55.2	54.2	53.2	52.3	51.3	50.3	49.4	48.4
74 .....	57.1	56.1	55.2	54.2	53.2	52.3	51.3	50.3	49.4	48.4
75 .....	57.1	56.1	55.1	54.2	53.2	52.2	51.3	50.3	49.4	48.4
76 .....	57.1	56.1	55.1	54.2	53.2	52.2	51.3	50.3	49.3	48.4
77 .....	57.1	56.1	55.1	54.2	53.2	52.2	51.3	50.3	49.3	48.4
78 .....	57.1	56.1	55.1	54.2	53.2	52.2	51.3	50.3	49.3	48.4
79 .....	57.1	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.4
80 .....	57.1	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3
81 .....	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3
82 .....	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3
83 .....	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3
84 .....	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3
85 .....	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.2	49.3	48.3
86 .....	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
87 .....	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
88 .....	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
89 .....	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
90 .....	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
91 .....	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
92 .....	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
93 .....	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
94 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
95 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	25	26	27	28	29	30	31	32	33	34
96 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
97 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
98 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
99 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
100 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
101 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
102 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
103 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
104 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
105 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
106 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
107 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
108 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
109 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
110 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
111 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
112 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
113 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
114 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
115 .....	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	35	36	37	38	39	40	41	42	43	44
35 .....	54.0	53.5	53.0	52.6	52.2	51.8	51.4	51.1	50.8	50.5
36 .....	53.5	53.0	52.5	52.0	51.6	51.2	50.8	50.4	50.1	49.8
37 .....	53.0	52.5	52.0	51.5	51.0	50.6	50.2	49.8	49.5	49.1
38 .....	52.6	52.0	51.5	51.0	50.5	50.0	49.6	49.2	48.8	48.5
39 .....	52.2	51.6	51.0	50.5	50.0	49.5	49.1	48.6	48.2	47.8
40 .....	51.8	51.2	50.6	50.0	49.5	49.0	48.5	48.1	47.6	47.2
41 .....	51.4	50.8	50.2	49.6	49.1	48.5	48.0	47.5	47.1	46.7
42 .....	51.1	50.4	49.8	49.2	48.6	48.1	47.5	47.0	46.6	46.1
43 .....	50.8	50.1	49.5	48.8	48.2	47.6	47.1	46.6	46.0	45.6
44 .....	50.5	49.8	49.1	48.5	47.8	47.2	46.7	46.1	45.6	45.1
45 .....	50.2	49.5	48.8	48.1	47.5	46.9	46.3	45.7	45.1	44.6
46 .....	50.0	49.2	48.5	47.8	47.2	46.5	45.9	45.3	44.7	44.1
47 .....	49.7	49.0	48.3	47.5	46.8	46.2	45.5	44.9	44.3	43.7
48 .....	49.5	48.8	48.0	47.3	46.6	45.9	45.2	44.5	43.9	43.3
49 .....	49.3	48.5	47.8	47.0	46.3	45.6	44.9	44.2	43.6	42.9
50 .....	49.2	48.4	47.6	46.8	46.0	45.3	44.6	43.9	43.2	42.6
51 .....	49.0	48.2	47.4	46.6	45.8	45.1	44.3	43.6	42.9	44.2
52 .....	48.8	48.0	47.2	46.4	45.6	44.8	44.1	43.3	42.6	41.9
53 .....	48.7	47.9	47.0	46.2	45.4	44.6	43.9	43.1	42.4	41.7
54 .....	48.6	47.7	46.9	46.0	45.2	44.4	43.6	42.9	42.1	41.4
55 .....	48.5	47.6	46.7	45.9	45.1	44.2	43.4	42.7	41.9	41.2
56 .....	48.3	47.5	46.6	45.8	44.9	44.1	43.3	42.5	41.7	40.9
57 .....	48.3	47.4	46.5	45.6	44.8	43.9	43.1	42.3	41.5	40.7
58 .....	48.2	47.3	46.4	45.5	44.7	43.8	43.0	42.1	41.3	40.5
59 .....	48.1	47.2	46.3	45.4	44.5	43.7	42.8	42.0	41.2	40.4
60 .....	48.0	47.1	46.2	45.3	44.4	43.6	42.7	41.9	41.0	40.2
61 .....	47.9	47.0	46.1	45.2	44.3	43.5	42.6	41.7	40.9	40.0
62 .....	47.9	47.0	46.0	45.1	44.2	43.4	42.5	41.6	40.8	39.9
63 .....	47.8	46.9	46.0	45.1	44.2	43.3	42.4	41.5	40.6	39.8
64 .....	47.8	46.8	45.9	45.0	44.1	43.2	42.3	41.4	40.5	39.7
65 .....	47.7	46.8	45.9	44.9	44.0	43.1	42.2	41.3	40.4	39.6
66 .....	47.7	46.7	45.8	44.9	44.0	43.1	42.2	41.3	40.4	39.5
67 .....	47.6	46.7	45.8	44.8	43.9	43.0	42.1	41.2	40.3	39.4
68 .....	47.6	46.7	45.7	44.8	43.9	42.9	42.0	41.1	40.2	39.3
69 .....	47.6	46.6	45.7	44.8	43.8	42.9	42.0	41.1	40.2	39.3
70 .....	47.5	46.6	45.7	44.7	43.8	42.9	41.9	41.0	40.1	39.2
71 .....	47.5	46.6	45.6	44.7	43.8	42.8	41.9	41.0	40.1	39.1
72 .....	47.5	46.6	45.6	44.7	43.7	42.8	41.9	40.9	40.0	39.1
73 .....	47.5	46.5	45.6	44.6	43.7	42.8	41.8	40.9	40.0	39.0
74 .....	47.5	46.5	45.6	44.6	43.7	42.7	41.8	40.9	39.9	39.0
75 .....	47.4	46.5	45.5	44.6	43.6	42.7	41.8	40.8	39.9	39.0
76 .....	47.4	46.5	45.5	44.6	43.6	42.7	41.7	40.8	39.9	38.9
77 .....	47.4	46.5	45.5	44.6	43.6	42.7	41.7	40.8	39.8	38.9
78 .....	47.4	46.4	45.5	44.5	43.6	42.6	41.7	40.7	39.8	38.9

## Internal Revenue Service, Treasury

## § 1.72-9

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	35	36	37	38	39	40	41	42	43	44
79 .....	47.4	46.4	45.5	44.5	43.6	42.6	41.7	40.7	39.8	38.9
80 .....	47.4	46.4	45.5	44.5	43.6	42.6	41.7	40.7	39.8	38.8
81 .....	47.4	46.4	45.5	44.5	43.5	42.6	41.6	40.7	39.8	38.8
82 .....	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8
83 .....	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8
84 .....	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8
85 .....	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8
86 .....	47.3	46.4	45.4	44.5	43.5	42.5	41.6	40.6	39.7	38.8
87 .....	47.3	46.4	45.4	44.5	43.5	42.5	41.6	40.6	39.7	38.7
88 .....	47.3	46.4	45.4	44.5	43.5	42.5	41.6	40.6	39.7	38.7
89 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
90 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
91 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	39.7
92 .....	47.3	46.4	45.4	44.4	44.4	43.5	42.5	41.6	40.6	38.7
93 .....	47.3	46.4	45.4	43.5	42.5	41.6	40.6	39.7	39.7	38.7
94 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
95 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
96 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
97 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.6	38.7
98 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.6	38.7
99 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
100 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
101 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
102 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
103 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
104 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
105 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
106 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
107 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
108 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
109 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
110 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
111 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
112 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
113 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
114 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
115 .....	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	45	46	47	48	49	50	51	52	53	54
45 .....	44.1	43.6	43.2	42.7	42.3	42.0	41.6	41.3	41.0	40.7
46 .....	43.6	43.1	42.6	42.2	41.8	41.4	41.0	40.6	40.3	40.0
47 .....	43.2	42.6	42.1	41.7	41.2	40.8	40.4	40.0	39.7	39.3
48 .....	42.7	42.2	41.7	41.2	40.7	40.2	39.8	39.4	39.0	38.7
49 .....	42.3	41.8	41.2	40.7	40.2	39.7	39.3	38.8	38.4	38.1
50 .....	42.0	41.4	40.8	40.2	39.7	39.2	38.7	38.3	37.9	37.5
51 .....	41.6	41.0	40.4	39.8	39.3	38.7	38.2	37.8	37.3	36.9
52 .....	41.3	40.6	40.0	39.4	38.8	38.3	37.8	37.3	36.8	36.4
53 .....	41.0	40.3	39.7	39.0	38.4	37.9	37.3	36.8	36.3	35.8
54 .....	40.7	40.0	39.3	38.7	38.1	37.5	36.9	36.4	35.8	35.3
55 .....	40.4	39.7	39.0	38.4	37.7	37.1	36.5	35.9	35.4	34.9
56 .....	40.2	39.5	38.7	38.1	37.4	36.8	36.1	35.6	35.0	34.4
57 .....	40.0	39.2	38.5	37.8	37.1	36.4	35.8	35.2	34.6	34.0
58 .....	39.7	39.0	38.2	37.5	36.8	36.1	35.5	34.8	34.2	33.6
59 .....	39.6	38.8	38.0	37.3	36.6	35.9	35.2	34.5	33.9	33.3
60 .....	39.4	38.6	37.8	37.1	36.3	35.6	34.9	34.2	33.6	32.9
61 .....	39.2	38.4	37.6	36.9	36.1	35.4	34.6	33.9	33.3	32.6
62 .....	39.1	38.3	37.5	36.7	35.9	35.1	34.4	33.7	33.0	32.3
63 .....	38.9	38.1	37.3	36.5	35.7	34.9	34.2	33.5	32.7	32.0
64 .....	38.8	38.0	37.2	36.3	35.5	34.8	34.0	33.2	32.5	31.8
65 .....	38.7	37.9	37.0	36.2	35.4	34.6	33.8	33.0	32.3	31.6
66 .....	38.6	37.8	36.9	36.1	35.2	34.4	33.6	32.9	32.1	31.4
67 .....	38.5	37.7	36.8	36.0	35.1	34.3	33.5	32.7	31.9	31.2
68 .....	38.4	37.6	36.7	35.8	35.0	34.2	33.4	32.5	31.8	31.0
69 .....	38.4	37.5	36.6	35.7	34.9	34.1	33.2	32.4	31.6	30.8
70 .....	38.3	37.4	36.5	35.7	34.8	34.0	33.1	32.3	31.5	30.7

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	45	46	47	48	49	50	51	52	53	54
71 .....	38.2	37.3	36.5	35.6	34.7	33.9	33.0	32.2	31.4	30.5
72 .....	38.2	37.3	36.4	35.5	34.6	33.8	32.9	32.1	31.2	30.4
73 .....	38.1	37.2	36.3	35.4	34.6	33.7	32.8	32.0	31.1	30.3
74 .....	38.1	37.2	36.3	35.4	34.5	33.6	32.8	31.9	31.1	30.2
75 .....	38.1	37.1	36.2	35.3	34.5	33.6	32.7	31.8	31.0	30.1
76 .....	38.0	37.1	36.2	35.3	34.4	33.5	32.6	31.8	30.9	30.1
77 .....	38.0	37.1	36.2	35.3	34.4	33.5	32.6	31.7	30.8	30.0
78 .....	38.0	37.0	36.1	35.2	34.3	33.4	32.5	31.7	30.8	29.9
79 .....	37.9	37.0	36.1	35.2	34.3	33.4	32.5	31.6	30.7	29.9
80 .....	37.9	37.0	36.1	35.2	34.2	33.4	32.5	31.6	30.7	29.8
81 .....	37.9	37.0	36.0	35.1	34.2	33.3	32.4	31.5	30.7	29.8
82 .....	37.9	36.9	36.0	35.1	34.2	33.3	32.4	31.5	30.6	29.7
83 .....	37.9	36.9	36.0	35.1	34.2	33.3	32.4	31.5	30.6	29.7
84 .....	37.8	36.9	36.9	35.0	34.2	33.2	32.3	31.4	30.6	29.7
85 .....	37.8	36.9	36.0	35.1	34.1	33.2	32.3	31.4	30.5	29.6
86 .....	38.8	36.9	36.0	35.0	34.1	33.2	32.3	31.4	30.5	29.6
87 .....	37.8	36.9	35.9	35.0	34.1	33.2	32.3	31.4	30.5	29.6
88 .....	37.8	36.9	35.9	35.0	34.1	33.2	32.3	31.4	30.5	29.6
89 .....	37.8	36.9	35.9	35.0	34.1	33.2	32.3	31.4	30.5	29.6
90 .....	37.8	36.9	35.9	35.0	34.1	33.2	32.3	31.3	30.5	29.6
91 .....	37.8	36.8	35.9	35.0	34.1	33.2	32.2	31.3	30.4	29.5
92 .....	37.8	36.8	35.9	35.0	34.1	33.2	32.2	31.3	30.4	29.5
93 .....	37.8	36.8	35.9	35.0	34.1	33.1	32.2	31.3	30.4	29.5
94 .....	37.8	36.8	35.9	35.0	34.1	33.1	32.2	31.3	30.4	29.5
95 .....	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
96 .....	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
97 .....	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
98 .....	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
99 .....	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
101 .....	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
102 .....	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
103 .....	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
104 .....	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
105 .....	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
106 .....	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
107 .....	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
108 .....	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
109 .....	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
110 .....	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
111 .....	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
112 .....	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
113 .....	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
114 .....	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
115 .....	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	55	56	57	58	59	60	61	62	63	64
55 .....	34.4	33.9	33.5	33.1	32.7	32.3	32.0	31.7	31.4	31.1
56 .....	33.9	33.4	33.0	32.5	32.1	31.7	31.4	31.0	30.7	30.4
57 .....	33.5	33.0	32.5	32.0	31.6	31.2	30.8	30.4	30.1	29.8
58 .....	33.1	32.5	32.0	31.5	31.1	30.6	30.2	29.9	29.5	29.2
59 .....	32.7	32.1	31.6	31.1	30.6	30.1	29.7	29.3	28.9	28.6
60 .....	32.3	31.7	31.2	30.6	30.1	29.7	29.2	28.8	28.4	28.0
61 .....	32.0	31.4	30.8	30.2	29.7	29.2	28.7	28.3	27.8	27.4
62 .....	31.7	31.0	30.4	29.9	29.3	28.8	28.3	27.8	27.3	26.9
63 .....	31.4	30.7	30.1	29.5	28.9	28.4	27.8	27.3	26.9	26.4
64 .....	31.1	30.4	29.8	29.2	28.6	28.0	27.4	26.9	26.4	25.9
65 .....	30.9	30.2	29.5	28.9	28.2	27.6	27.1	26.5	26.0	25.5
66 .....	30.6	29.9	29.2	28.6	27.9	27.3	26.7	26.1	25.6	25.1
67 .....	30.4	29.7	29.0	28.3	27.6	27.0	26.4	25.8	25.2	24.7
68 .....	30.2	29.5	28.8	28.1	27.4	26.7	26.1	25.5	24.9	24.3
69 .....	30.1	29.3	28.6	27.8	27.1	26.5	25.8	25.2	24.6	24.0
70 .....	29.9	29.1	28.4	27.6	26.9	26.2	25.6	24.9	24.3	23.7
71 .....	29.7	29.0	28.2	27.5	26.7	26.0	25.3	24.7	24.0	23.4
72 .....	29.6	28.8	28.1	27.3	26.5	25.8	25.1	24.4	23.8	23.1
73 .....	29.5	28.7	27.9	27.1	26.4	25.6	24.9	24.2	23.5	22.9
74 .....	29.4	28.6	27.8	27.0	26.2	25.5	24.7	24.0	23.3	22.7

## Internal Revenue Service, Treasury

§ 1.72-9

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	55	56	57	58	59	60	61	62	63	64
75 .....	29.3	28.5	27.7	26.9	26.1	25.3	24.6	23.8	23.1	22.4
76 .....	29.2	28.4	27.6	26.8	26.0	25.2	24.4	23.7	23.0	22.3
77 .....	29.1	28.3	27.5	26.7	25.9	25.1	24.3	23.6	22.8	22.1
78 .....	29.1	28.2	27.4	26.6	25.8	25.0	24.2	23.4	22.7	21.9
79 .....	29.0	28.2	27.3	26.5	25.7	24.9	24.1	23.3	22.6	21.8
80 .....	29.0	28.1	27.3	26.4	25.6	24.8	24.0	23.2	22.4	21.7
81 .....	28.9	28.1	27.2	26.4	25.5	24.7	23.9	23.1	22.3	21.6
82 .....	28.9	28.0	27.2	26.3	25.5	24.6	23.8	23.0	22.3	21.5
83 .....	28.8	28.0	27.1	26.3	25.4	24.6	23.8	23.0	22.2	21.4
84 .....	28.8	27.9	27.1	26.2	25.4	24.5	23.7	22.9	22.1	21.3
85 .....	28.8	27.9	27.0	26.2	25.3	24.5	23.7	22.8	22.0	21.3
86 .....	28.7	27.9	27.0	26.1	25.3	24.5	23.6	22.8	22.0	21.2
87 .....	28.7	27.8	27.0	26.1	25.3	24.4	23.6	22.8	21.9	21.1
88 .....	28.7	27.8	27.0	26.1	25.2	24.4	23.5	22.7	21.9	21.1
89 .....	28.7	27.8	26.9	26.1	25.2	24.4	23.5	22.7	21.9	21.1
90 .....	28.7	27.8	26.9	26.1	25.2	24.3	23.5	22.7	21.8	21.0
91 .....	28.7	27.8	26.9	26.0	25.2	24.3	23.5	22.6	21.8	21.0
92 .....	28.6	27.8	26.9	26.0	25.2	24.3	23.5	22.6	21.8	21.0
93 .....	28.6	27.8	26.9	26.0	25.1	24.3	23.4	22.6	21.8	20.9
94 .....	28.6	27.7	26.9	26.0	25.1	24.3	23.4	22.6	21.7	20.9
95 .....	28.6	27.7	26.9	26.0	25.1	24.3	23.4	22.6	21.7	20.9
96 .....	28.6	27.7	26.9	26.0	25.1	24.2	23.4	22.6	21.7	20.9
97 .....	28.6	27.7	26.8	26.0	25.1	24.2	23.4	22.5	21.7	20.9
98 .....	28.6	27.7	26.8	26.0	25.1	24.2	23.4	22.5	21.7	20.9
99 .....	28.6	27.7	26.8	26.0	25.1	24.2	23.4	22.5	21.7	20.9
100 .....	28.6	27.7	26.8	26.0	25.1	24.2	23.4	22.5	21.7	20.8
101 .....	28.6	27.7	26.8	25.9	25.1	24.2	23.4	22.5	21.7	20.8
102 .....	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.7	20.8
103 .....	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.7	20.8
104 .....	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
105 .....	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
106 .....	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
107 .....	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
108 .....	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
109 .....	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
110 .....	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
111 .....	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.6	20.8
112 .....	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.6	20.8
113 .....	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.6	20.8
114 .....	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.6	20.8
115 .....	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.6	20.8

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	65	66	67	68	69	70	71	72	73	74
65 .....	25.0	24.6	24.2	23.8	23.4	23.1	22.8	22.5	22.2	22.0
66 .....	24.6	24.1	23.7	23.3	22.9	22.5	22.2	21.9	21.6	21.4
67 .....	24.2	23.7	23.2	22.8	22.4	22.0	21.7	21.3	21.0	20.8
68 .....	23.8	23.3	22.8	22.3	21.9	21.5	21.2	20.8	20.5	20.2
69 .....	23.4	22.9	22.4	21.9	21.5	21.1	20.7	20.3	20.0	19.6
70 .....	23.1	22.5	22.0	21.5	21.1	20.6	20.2	19.8	19.4	19.1
71 .....	22.8	22.2	21.7	21.2	20.7	20.2	19.8	19.4	19.0	18.6
72 .....	22.5	21.9	21.3	20.8	20.3	19.8	19.4	18.9	18.5	18.2
73 .....	22.2	21.6	21.0	20.5	20.0	19.4	19.0	18.5	18.1	17.7
74 .....	22.0	21.4	20.8	20.2	19.6	19.1	18.6	18.2	17.7	17.3
75 .....	21.8	21.1	20.5	19.9	19.3	18.8	18.3	17.8	17.3	16.9
76 .....	21.6	20.9	20.3	19.7	19.1	18.5	18.0	17.5	17.0	16.5
77 .....	21.4	20.7	20.1	19.4	18.8	18.3	17.7	17.2	16.7	16.2
78 .....	21.2	20.5	19.9	19.2	18.6	18.0	17.5	16.9	16.4	15.9
79 .....	21.1	20.4	19.7	19.0	18.4	17.8	17.2	16.7	16.1	15.6
80 .....	21.0	20.2	19.5	18.9	18.2	17.6	17.0	16.4	15.9	15.4
81 .....	20.8	20.1	19.4	18.7	18.1	17.4	16.8	16.2	15.7	15.1
82 .....	20.7	20.0	19.3	18.6	17.9	17.3	16.6	16.0	15.5	14.9
83 .....	20.6	19.9	19.2	18.5	17.8	17.1	16.5	15.9	15.3	14.7
84 .....	20.5	19.8	19.1	18.4	17.7	17.0	16.3	15.7	15.1	14.5
85 .....	20.5	19.7	19.0	18.3	17.6	16.9	16.2	15.6	15.0	14.4
86 .....	20.4	19.6	18.9	18.2	17.5	16.8	16.1	15.5	14.8	14.2
87 .....	20.4	19.6	18.8	18.1	17.4	16.7	16.0	15.4	14.7	14.1

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	65	66	67	68	69	70	71	72	73	74
88 .....	20.3	19.5	18.8	18.0	17.3	16.6	15.9	15.3	14.6	14.0
89 .....	20.3	19.5	18.7	18.0	17.2	16.5	15.8	15.2	14.5	13.9
90 .....	20.2	19.4	18.7	17.9	17.2	16.5	15.8	15.1	14.5	13.8
91 .....	20.2	19.4	18.6	17.9	17.1	16.4	15.7	15.0	14.4	13.7
92 .....	20.2	19.4	18.6	17.8	17.1	16.4	15.7	15.0	14.3	13.7
93 .....	20.1	19.3	18.6	17.8	17.1	16.3	15.6	14.9	14.3	13.6
94 .....	20.1	19.3	18.5	17.8	17.0	16.3	15.6	14.9	14.2	13.6
95 .....	20.1	19.3	18.5	17.8	17.0	16.3	15.6	14.9	14.2	13.5
96 .....	20.1	19.3	18.5	17.7	17.0	16.2	15.5	14.8	14.2	13.5
97 .....	20.1	19.3	18.5	17.7	17.0	16.2	15.5	14.8	14.1	13.5
98 .....	20.1	19.3	18.5	17.7	16.9	16.2	15.5	14.8	14.1	13.4
99 .....	20.0	19.2	18.5	17.7	16.9	16.2	15.5	14.7	14.1	13.4
100 .....	20.0	19.2	18.4	17.7	16.9	16.2	15.4	14.7	14.0	13.4
101 .....	20.0	19.2	18.4	17.7	16.9	16.1	15.4	14.7	14.0	13.3
102 .....	20.0	19.2	18.4	17.6	16.9	16.1	15.4	14.7	14.0	13.3
103 .....	20.0	19.2	18.4	17.6	16.9	16.1	15.4	14.7	14.0	13.3
104 .....	20.0	19.2	18.4	17.6	16.9	16.1	15.4	14.7	14.0	13.3
105 .....	20.0	19.2	18.4	17.6	16.8	16.1	15.4	14.6	13.9	13.3
106 .....	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.3
107 .....	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.2
108 .....	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.2
109 .....	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.2
110 .....	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.2
111 .....	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2
112 .....	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2
113 .....	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2
114 .....	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2
115 .....	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	75	76	77	78	79	80	81	82	83	84
75 .....	16.5	16.1	15.8	15.4	15.1	14.9	14.6	14.4	14.2	14.0
76 .....	16.1	15.7	15.4	15.0	14.7	14.4	14.1	13.9	13.7	13.5
77 .....	15.8	15.4	15.0	14.6	14.3	14.0	13.7	13.4	13.2	13.0
78 .....	15.4	15.0	14.6	14.2	13.9	13.5	13.2	13.0	12.7	12.5
79 .....	15.1	14.7	14.3	13.9	13.5	13.2	12.8	12.5	12.3	12.0
80 .....	14.9	14.4	14.0	13.5	13.2	12.8	12.5	12.2	11.9	11.6
81 .....	14.6	14.1	13.7	13.2	12.8	12.5	12.1	11.8	11.5	11.2
82 .....	14.4	13.9	13.4	13.0	12.5	12.2	11.8	11.5	11.1	10.9
83 .....	14.2	13.7	13.2	12.7	12.3	11.9	11.5	11.1	10.8	10.5
84 .....	14.0	13.5	13.0	12.5	12.0	11.6	11.2	10.9	10.5	10.2
85 .....	13.8	13.3	12.8	12.3	11.8	11.4	11.0	10.6	10.2	9.9
86 .....	13.7	13.1	12.6	12.1	11.6	11.2	10.8	10.4	10.0	9.7
87 .....	13.5	13.0	12.4	11.9	11.4	11.0	10.6	10.1	9.8	9.4
88 .....	13.4	12.8	12.3	11.8	11.3	10.8	10.4	10.0	9.6	9.2
89 .....	13.3	12.7	12.2	11.6	11.1	10.7	10.2	9.8	9.4	9.0
90 .....	13.2	12.6	12.1	11.5	11.0	10.5	10.1	9.6	9.2	8.8
91 .....	13.1	12.5	12.0	11.4	10.9	10.4	9.9	9.5	9.1	8.7
92 .....	13.1	12.5	11.9	11.3	10.8	10.3	9.8	9.4	8.9	8.5
93 .....	13.0	12.4	11.8	11.3	10.7	10.2	9.7	9.3	8.8	8.4
94 .....	12.9	12.3	11.7	11.2	10.6	10.1	9.6	9.2	8.7	8.3
95 .....	12.9	12.3	11.7	11.1	10.6	10.1	9.6	9.1	8.6	8.2
96 .....	12.9	12.2	11.6	11.1	10.5	10.0	9.5	9.0	8.5	8.1
97 .....	12.8	12.2	11.6	11.0	10.5	9.9	9.4	8.9	8.5	8.0
98 .....	12.8	12.2	11.5	11.0	10.4	9.9	9.4	8.9	8.4	8.0
99 .....	12.7	12.1	11.5	10.9	10.4	9.8	9.3	8.8	8.3	7.9
100 .....	12.7	12.1	11.5	10.9	10.3	9.8	9.2	8.7	8.3	7.8
101 .....	12.7	12.1	11.4	10.8	10.3	9.7	9.2	8.7	8.2	7.8
102 .....	12.7	12.0	11.4	10.8	10.2	9.7	9.2	8.7	8.2	7.7
103 .....	12.6	12.0	11.4	10.8	10.2	9.7	9.1	8.6	8.1	7.7
104 .....	12.6	12.0	11.4	10.8	10.2	9.6	9.1	8.6	8.1	7.6
105 .....	12.6	12.0	11.3	10.7	10.2	9.6	9.1	8.5	8.0	7.6
106 .....	12.6	11.9	11.3	10.7	10.1	9.6	9.0	8.5	8.0	7.5
107 .....	12.6	11.9	11.3	10.7	10.1	9.6	9.0	8.5	8.0	7.5
108 .....	12.6	11.9	11.3	10.7	10.1	9.5	9.0	8.5	8.0	7.5
109 .....	12.6	11.9	11.3	10.7	10.1	9.5	9.0	8.4	7.9	7.5
110 .....	12.6	11.9	11.3	10.7	10.1	9.5	9.0	8.4	7.9	7.4

**Internal Revenue Service, Treasury**

**§ 1.72-9**

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued**

Ages	75	76	77	78	79	80	81	82	83	84
111 .....	12.5	11.9	11.3	10.7	10.1	9.5	8.9	8.4	7.9	7.4
112 .....	12.5	11.9	11.3	10.6	10.1	9.5	8.9	8.4	7.9	7.4
113 .....	12.5	11.9	11.2	10.6	10.0	9.5	8.9	8.4	7.9	7.4
114 .....	12.5	11.9	11.2	10.6	10.0	9.5	8.9	8.4	7.9	7.4
115 .....	12.5	11.9	11.2	10.6	10.0	9.5	8.9	8.4	7.9	7.4

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES**

Ages	85	86	87	88	89	90	91	92	93	94
85 .....	9.6	9.3	9.1	8.9	8.7	8.5	8.3	8.2	8.0	7.9
86 .....	9.3	9.1	8.8	8.6	8.3	8.2	8.0	7.8	7.7	7.6
87 .....	9.1	8.8	8.5	8.3	8.1	7.9	7.7	7.5	7.4	7.2
88 .....	8.9	8.6	8.3	8.0	7.8	7.6	7.4	7.2	7.1	6.9
89 .....	8.7	8.3	8.1	7.8	7.5	7.3	7.1	6.9	6.8	6.6
90 .....	8.5	8.2	7.9	7.6	7.3	7.1	6.9	6.7	6.5	6.4
91 .....	8.3	8.0	7.7	7.4	7.1	6.9	6.7	6.5	6.3	6.2
92 .....	8.2	7.8	7.5	7.2	6.9	6.7	6.5	6.3	6.1	5.9
93 .....	8.0	7.7	7.4	7.1	6.8	6.5	6.3	6.1	5.9	5.8
94 .....	7.9	7.6	7.2	6.9	6.6	6.4	6.2	5.9	5.8	5.6
95 .....	7.8	7.5	7.1	6.8	6.5	6.3	6.0	5.8	5.6	5.4
96 .....	7.7	7.3	7.0	6.7	6.4	6.1	5.9	5.7	5.5	5.3
97 .....	7.6	7.3	6.9	6.6	6.3	6.0	5.8	5.5	5.3	5.1
98 .....	7.6	7.2	6.8	6.5	6.2	5.9	5.6	5.4	5.2	5.0
99 .....	7.5	7.1	6.7	6.4	6.1	5.8	5.5	5.3	5.1	4.9
100 .....	7.4	7.0	6.6	6.3	6.0	5.7	5.4	5.2	5.0	4.8
101 .....	7.3	6.9	6.6	6.2	5.9	5.6	5.3	5.1	4.9	4.7
102 .....	7.3	6.9	6.5	6.2	5.8	5.5	5.3	5.0	4.8	4.6
103 .....	7.2	6.8	6.4	6.1	5.8	5.5	5.2	4.9	4.7	4.5
104 .....	7.2	6.8	6.4	6.0	5.7	5.4	5.1	4.8	4.6	4.4
105 .....	7.1	6.7	6.3	6.0	5.6	5.3	5.0	4.8	4.5	4.3
106 .....	7.1	6.7	6.3	5.9	5.6	5.3	5.0	4.7	4.5	4.2
107 .....	7.1	6.6	6.2	5.9	5.5	5.2	4.9	4.6	4.4	4.2
108 .....	7.0	6.6	6.2	5.8	5.5	5.2	4.9	4.6	4.3	4.1
109 .....	7.0	6.6	6.2	5.8	5.5	5.1	4.8	4.5	4.3	4.1
110 .....	7.0	6.6	6.2	5.8	5.4	5.1	4.8	4.5	4.3	4.0
111 .....	7.0	6.5	6.1	5.7	5.4	5.1	4.8	4.5	4.2	4.0
112 .....	7.0	6.5	6.1	5.7	5.4	5.0	4.7	4.4	4.2	3.9
113 .....	6.9	6.5	6.1	5.7	5.4	5.0	4.7	4.4	4.2	3.9
114 .....	6.9	6.5	6.1	5.7	5.3	5.0	4.7	4.4	4.1	3.9
115 .....	6.9	6.5	6.1	5.7	5.3	5.0	4.7	4.4	4.1	3.9

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES**

Ages	95	96	97	98	99	100	101	102	103	104
95 .....	5.3	5.1	5.0	4.8	4.7	4.6	4.5	4.4	4.3	4.2
96 .....	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0
97 .....	5.0	4.8	4.7	4.5	4.4	4.3	4.1	4.0	3.9	3.8
98 .....	4.8	4.7	4.5	4.4	4.2	4.1	4.0	3.9	3.8	3.7
99 .....	4.7	4.5	4.4	4.2	4.1	4.0	3.8	3.7	3.6	3.5
100 .....	4.6	4.4	4.3	4.1	4.0	3.8	3.7	3.6	3.5	3.3
101 .....	4.5	4.3	4.1	4.0	3.8	3.7	3.6	3.4	3.3	3.2
102 .....	4.4	4.2	4.0	3.9	3.7	3.6	3.4	3.3	3.2	3.1
103 .....	4.3	4.1	3.9	3.8	3.6	3.5	3.3	3.2	3.0	2.9
104 .....	4.2	4.0	3.8	3.7	3.5	3.3	3.2	3.1	2.9	2.8
105 .....	4.1	3.9	3.7	3.6	3.4	3.2	3.1	2.9	2.8	2.7
106 .....	4.0	3.8	3.6	3.5	3.3	3.1	3.0	2.8	2.7	2.5
107 .....	4.0	3.8	3.6	3.4	3.2	3.1	2.9	2.7	2.6	2.4
108 .....	3.9	3.7	3.5	3.3	3.1	3.0	2.8	2.7	2.5	2.3
109 .....	3.8	3.6	3.4	3.3	3.1	2.9	2.7	2.6	2.4	2.3
110 .....	3.8	3.6	3.4	3.2	3.0	2.8	2.7	2.5	2.3	2.2
111 .....	3.8	3.5	3.3	3.2	3.0	2.8	2.6	2.4	2.3	2.1
112 .....	3.7	3.5	3.3	3.1	2.9	2.8	2.6	2.4	2.2	2.1
113 .....	3.7	3.5	3.3	3.1	2.9	2.7	2.5	2.4	2.2	2.0
114 .....	3.7	3.5	3.3	3.1	2.9	2.7	2.5	2.3	2.1	2.0

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	95	96	97	98	99	100	101	102	103	104
115 .....	3.7	3.4	3.2	3.0	2.8	2.7	2.5	2.3	2.1	1.9

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	105	106	107	108	109	110	111	112	113	114	115
105 .....	2.5	2.4	2.3	2.2	2.1	2.0	2.0	1.9	1.8	1.8	1.8
106 .....	2.4	2.3	2.2	2.1	2.0	1.9	1.8	1.7	1.7	1.6	1.6
107 .....	2.3	2.2	2.1	1.9	1.8	1.7	1.7	1.6	1.5	1.5	1.4
108 .....	2.2	2.1	1.9	1.8	1.7	1.6	1.5	1.5	1.4	1.3	1.3
109 .....	2.1	2.0	1.8	1.7	1.6	1.5	1.4	1.3	1.3	1.2	1.1
110 .....	2.0	1.9	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.1	1.0
111 .....	2.0	1.8	1.7	1.5	1.4	1.3	1.2	1.1	1.0	.9	.9
112 .....	1.9	1.7	1.6	1.5	1.3	1.2	1.1	1.0	.9	.8	.8
113 .....	1.8	1.7	1.5	1.4	1.3	1.1	1.0	.9	.8	.7	.7
114 .....	1.8	1.6	1.5	1.3	1.2	1.1	.9	.8	.7	.6	.6
115 .....	1.8	1.6	1.4	1.3	1.1	1.0	.9	.8	.7	.6	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	5	6	7	8	9	10	11	12	13	14
5 .....	69.5	69.0	68.4	67.9	67.3	66.7	66.1	65.5	64.8	64.1
6 .....	69.0	68.5	68.0	67.5	66.9	66.4	65.8	65.1	64.5	63.8
7 .....	68.4	68.0	67.5	67.0	66.5	66.0	65.4	64.8	64.2	63.5
8 .....	67.9	67.5	67.0	66.6	66.1	65.5	65.0	64.4	63.8	63.2
9 .....	67.3	66.9	66.5	66.1	65.6	65.1	64.6	64.0	63.4	62.8
10 .....	66.7	66.4	66.0	65.5	65.1	64.6	64.1	63.6	63.0	62.5
11 .....	66.1	65.8	65.4	65.0	64.6	64.1	63.6	63.1	62.6	62.1
12 .....	65.5	65.1	64.8	64.4	64.0	63.6	63.1	62.7	62.2	61.7
13 .....	64.8	64.5	64.2	63.8	63.4	63.0	62.6	62.2	61.7	61.2
14 .....	64.1	63.8	63.5	63.2	62.8	62.5	62.1	61.7	61.2	60.7
15 .....	63.4	63.1	62.9	62.6	62.2	61.9	61.5	61.1	60.7	60.2
16 .....	62.7	62.4	62.2	61.9	61.6	61.3	60.9	60.5	60.1	59.7
17 .....	61.9	61.7	61.5	61.2	60.9	60.6	60.3	59.9	59.6	59.2
18 .....	61.2	61.0	60.7	60.5	60.2	60.0	59.7	59.3	59.0	58.6
19 .....	60.4	60.2	60.0	59.8	59.5	59.3	59.0	58.7	58.4	58.0
20 .....	59.6	59.4	59.2	59.0	58.8	58.6	58.3	58.0	57.7	57.4
21 .....	58.8	58.7	58.5	58.3	58.1	57.8	57.6	57.3	57.1	56.8
22 .....	58.0	57.8	57.7	57.5	57.3	57.1	56.9	56.6	56.4	56.1
23 .....	57.2	57.0	56.9	56.7	56.5	56.4	56.1	55.9	55.7	55.4
24 .....	56.3	56.2	56.1	55.9	55.8	55.6	55.4	55.2	55.0	54.7
25 .....	55.5	55.4	55.2	55.1	55.0	54.8	54.6	54.4	54.2	54.0
26 .....	54.6	54.5	54.4	54.3	54.1	54.0	53.8	53.7	53.5	53.3
27 .....	53.8	53.7	53.6	53.4	53.3	53.2	53.0	52.9	52.7	52.5
28 .....	52.9	52.8	52.7	52.6	52.5	52.4	52.2	52.1	51.9	51.7
29 .....	52.0	51.9	51.8	51.7	51.6	51.5	51.4	51.3	51.1	51.0
30 .....	51.1	51.0	51.0	50.9	50.8	50.7	50.6	50.4	50.3	50.2
31 .....	50.2	50.2	50.1	50.0	49.9	49.8	49.7	49.6	49.5	49.3
32 .....	49.3	49.3	49.2	49.1	49.0	49.0	48.9	48.8	48.6	48.5
33 .....	48.4	48.4	48.3	48.2	48.2	48.1	48.0	47.9	47.8	47.7
34 .....	47.5	47.5	47.4	47.4	47.3	47.2	47.1	47.0	47.0	46.8
35 .....	46.6	46.6	46.5	46.5	46.4	46.3	46.3	46.2	46.1	46.0
36 .....	45.7	45.7	45.6	45.6	45.5	45.4	45.4	45.3	45.2	45.1
37 .....	44.8	44.7	44.7	44.6	44.6	44.5	44.5	44.4	44.3	44.3
38 .....	43.9	43.8	43.8	43.7	43.7	43.6	43.6	43.5	43.5	43.4
39 .....	42.9	42.9	42.9	42.8	42.8	42.7	42.7	42.6	42.6	42.5
40 .....	42.0	42.0	42.0	41.9	41.9	41.8	41.8	41.7	41.7	41.6
41 .....	41.1	41.1	41.0	41.0	41.0	40.9	40.9	40.8	40.8	40.7
42 .....	40.2	40.1	40.1	40.1	40.1	40.0	40.0	39.9	39.9	39.8
43 .....	39.2	39.2	39.2	39.2	39.1	39.1	39.1	39.0	39.0	39.0
44 .....	38.3	38.3	38.3	38.3	38.2	38.2	38.2	38.1	38.1	38.1
45 .....	37.4	37.4	37.4	37.3	37.3	37.3	37.3	37.2	37.2	37.2
46 .....	36.5	36.5	36.5	36.4	36.4	36.4	36.4	36.3	36.3	36.3
47 .....	35.6	35.6	35.5	35.5	35.5	35.5	35.5	35.4	35.4	35.4
48 .....	34.7	34.7	34.6	34.6	34.6	34.6	34.6	34.5	34.5	34.5
49 .....	33.8	33.8	33.7	33.7	33.7	33.7	33.7	33.7	33.6	33.6
50 .....	32.9	32.9	32.8	32.8	32.8	32.8	32.8	32.8	32.7	32.7

## Internal Revenue Service, Treasury

§ 1.72-9

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—  
Continued

Ages	5	6	7	8	9	10	11	12	13	14
51 .....	32.0	32.0	31.9	31.9	31.9	31.9	31.9	31.9	31.9	31.8
52 .....	31.1	31.1	31.1	31.0	31.0	31.0	31.0	31.0	31.0	30.9
53 .....	30.2	30.2	30.2	30.2	30.1	30.1	30.1	30.1	30.1	30.1
54 .....	29.3	29.3	29.3	29.3	29.3	29.2	29.2	29.2	29.2	29.2
55 .....	28.4	28.4	28.4	28.4	28.4	28.4	28.4	28.4	28.3	28.3
56 .....	27.5	27.5	27.5	27.5	27.5	27.5	27.5	27.5	27.5	27.5
57 .....	26.7	26.7	26.7	26.6	26.6	26.6	26.6	26.6	26.6	26.6
58 .....	25.8	25.8	25.8	25.8	25.8	25.8	25.8	25.7	25.7	25.7
59 .....	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9
60 .....	24.1	24.1	24.1	24.1	24.1	24.0	24.0	24.0	24.0	24.0
61 .....	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2
62 .....	22.4	22.4	22.4	22.4	22.4	22.4	22.3	22.3	22.3	22.3
63 .....	21.5	21.5	21.5	21.5	21.5	21.5	21.5	21.5	21.5	21.5
64 .....	20.7	20.7	20.7	20.7	20.7	20.7	20.7	20.7	20.7	20.7
65 .....	19.9	19.9	19.9	19.9	19.9	19.9	19.9	19.9	19.9	19.9
66 .....	19.1	19.1	19.1	19.1	19.1	19.1	19.1	19.1	19.1	19.1
67 .....	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3
68 .....	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5
69 .....	16.8	16.8	16.8	16.7	16.7	16.7	16.7	16.7	16.7	16.7
70 .....	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0
71 .....	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.2
72 .....	14.6	14.6	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5
73 .....	13.9	13.9	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8
74 .....	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2
75 .....	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5
76 .....	11.9	11.9	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8
77 .....	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2
78 .....	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6
79 .....	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
80 .....	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.4	9.4
81 .....	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
82 .....	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4
83 .....	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9
84 .....	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
85 .....	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86 .....	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
87 .....	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
88 .....	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
89 .....	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90 .....	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91 .....	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
92 .....	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93 .....	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94 .....	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95 .....	3.7	3.7	3.7	3.7	3.7	3.7	3.6	3.6	3.6	3.6
96 .....	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97 .....	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98 .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99 .....	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100 .....	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101 .....	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102 .....	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103 .....	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104 .....	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105 .....	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106 .....	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107 .....	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108 .....	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109 .....	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110 .....	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112 .....	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113 .....	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	15	16	17	18	19	20	21	22	23	24
15 .....	59.8	59.3	58.8	58.2	57.6	57.0	56.4	55.8	55.1	54.5

## § 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—  
Continued

Ages	15	16	17	18	19	20	21	22	23	24
16 .....	59.3	58.8	58.3	57.8	57.2	56.7	56.1	55.5	54.8	54.2
17 .....	58.8	58.3	57.8	57.3	56.8	56.3	55.7	55.1	54.5	53.9
18 .....	58.2	57.8	57.3	56.9	56.4	55.9	55.3	54.7	54.2	53.5
19 .....	57.6	57.2	56.8	56.4	55.9	55.4	54.9	54.4	53.8	53.2
20 .....	57.0	56.7	56.3	55.9	55.4	54.9	54.5	53.9	53.4	52.8
21 .....	56.4	56.1	55.7	55.3	54.9	54.5	54.0	53.5	53.0	52.4
22 .....	55.8	55.5	55.1	54.7	54.4	53.9	53.5	53.0	52.5	52.0
23 .....	55.1	54.8	54.5	54.2	53.8	53.4	53.0	52.5	52.1	51.6
24 .....	54.5	54.2	53.9	53.5	53.2	52.8	52.4	52.0	51.6	51.1
25 .....	53.8	53.5	53.2	52.9	52.6	52.2	51.9	51.5	51.1	50.6
26 .....	53.0	52.8	52.5	52.3	52.0	51.6	51.3	50.9	50.5	50.1
27 .....	52.3	52.1	51.8	51.6	51.3	51.0	50.7	50.3	50.0	49.6
28 .....	51.5	51.3	51.1	50.9	50.6	50.3	50.0	49.7	49.4	49.0
29 .....	50.8	50.6	50.4	50.2	49.9	49.7	49.4	49.1	48.8	48.4
30 .....	50.0	49.8	49.6	49.4	49.2	49.0	48.7	48.4	48.1	47.8
31 .....	49.2	49.0	48.9	48.7	48.5	48.3	48.0	47.8	47.5	47.2
32 .....	48.4	48.2	48.1	47.9	47.7	47.5	47.3	47.1	46.8	46.5
33 .....	47.6	47.4	47.3	47.1	47.0	46.8	46.6	46.3	46.1	45.9
34 .....	46.7	46.6	46.5	46.3	46.2	46.0	45.8	45.6	45.4	45.2
35 .....	45.9	45.8	45.7	45.5	45.4	45.2	45.1	44.9	44.7	44.4
36 .....	45.0	44.9	44.8	44.7	44.6	44.4	44.3	44.1	43.9	43.7
37 .....	44.2	44.1	44.0	43.9	43.8	43.6	43.5	43.3	43.2	43.0
38 .....	43.3	43.2	43.1	43.0	42.9	42.8	42.7	42.5	42.4	42.2
39 .....	42.4	42.4	42.3	42.2	42.1	42.0	41.9	41.7	41.6	41.4
40 .....	41.6	41.5	41.4	41.3	41.2	41.1	41.0	40.9	40.8	40.6
41 .....	40.7	40.6	40.5	40.5	40.4	40.3	40.2	40.1	40.0	39.8
42 .....	39.8	39.7	39.7	39.6	39.5	39.4	39.4	39.3	39.1	39.0
43 .....	38.9	38.9	38.8	38.7	38.7	38.6	38.5	38.4	38.3	38.2
44 .....	38.0	38.0	37.9	37.9	37.8	37.7	37.7	37.6	37.5	37.4
45 .....	37.1	37.1	37.0	37.0	36.9	36.9	36.8	36.7	36.6	36.5
46 .....	36.2	36.2	36.2	36.1	36.1	36.0	35.9	35.9	35.8	35.7
47 .....	35.3	35.3	35.3	35.2	35.2	35.1	35.1	35.0	34.9	34.9
48 .....	34.5	34.4	34.4	34.4	34.3	34.3	34.2	34.2	34.1	34.0
49 .....	33.6	33.5	33.5	33.5	33.4	33.4	33.4	33.3	33.2	33.2
50 .....	32.7	32.7	32.6	32.6	32.6	32.5	32.5	32.4	32.4	32.3
51 .....	31.8	31.8	31.8	31.7	31.7	31.7	31.6	31.6	31.5	31.5
52 .....	30.9	30.9	30.9	30.9	30.8	30.8	30.8	30.7	30.7	30.6
53 .....	30.0	30.0	30.0	30.0	30.0	29.9	29.9	29.9	29.8	29.8
54 .....	29.2	29.2	29.1	29.1	29.1	29.1	29.0	29.0	29.0	28.9
55 .....	28.3	28.3	28.3	28.3	28.2	28.2	28.2	28.2	28.1	28.1
56 .....	27.4	27.4	27.4	27.4	27.4	27.3	27.3	27.3	27.3	27.2
57 .....	26.6	26.6	26.5	26.5	26.5	26.5	26.5	26.5	26.4	26.4
58 .....	25.7	25.7	25.7	25.7	25.7	25.6	25.6	25.6	25.6	25.6
59 .....	24.9	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.7	24.7
60 .....	24.0	24.0	24.0	24.0	24.0	23.9	23.9	23.9	23.9	23.9
61 .....	23.2	23.2	23.1	23.1	23.1	23.1	23.1	23.1	23.1	23.0
62 .....	22.3	22.3	22.3	22.3	22.3	22.3	22.3	22.2	22.2	22.2
63 .....	21.5	21.5	21.5	21.5	21.5	21.4	21.4	21.4	21.4	21.4
64 .....	20.7	20.7	20.7	20.6	20.6	20.6	20.6	20.6	20.6	20.6
65 .....	19.9	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8
66 .....	19.1	19.0	19.0	19.0	19.0	19.0	19.0	19.0	19.0	19.0
67 .....	18.3	18.3	18.3	18.3	18.2	18.2	18.2	18.2	18.2	18.2
68 .....	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.4	17.4
69 .....	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7
70 .....	16.0	16.0	16.0	16.0	16.0	16.0	15.9	15.9	15.9	15.9
71 .....	15.2	15.2	15.2	15.2	15.2	15.2	15.2	15.2	15.2	15.2
72 .....	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5
73 .....	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8
74 .....	13.2	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1
75 .....	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5
76 .....	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8
77 .....	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2
78 .....	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6
79 .....	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
80 .....	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4
81 .....	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
82 .....	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4
83 .....	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.8	7.8
84 .....	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
85 .....	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86 .....	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—  
Continued

Ages	15	16	17	18	19	20	21	22	23	24
87 .....	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
88 .....	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
89 .....	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90 .....	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91 .....	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
92 .....	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93 .....	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94 .....	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95 .....	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6
96 .....	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97 .....	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98 .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99 .....	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100 .....	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101 .....	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102 .....	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103 .....	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104 .....	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105 .....	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106 .....	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107 .....	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108 .....	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109 .....	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110 .....	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112 .....	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113 .....	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	25	26	27	28	29	30	31	32	33	34
25 .....	50.2	49.7	49.2	48.6	48.1	47.5	46.9	46.2	45.6	44.9
26 .....	49.7	49.2	48.7	48.2	47.7	47.1	46.5	45.9	45.3	44.6
27 .....	49.2	48.7	48.3	47.8	47.3	46.7	46.2	45.6	45.0	44.3
28 .....	48.6	48.2	47.8	47.3	46.8	46.3	45.8	45.2	44.6	44.0
29 .....	48.1	47.7	47.3	46.8	46.4	45.9	45.4	44.8	44.3	43.7
30 .....	47.5	47.1	46.7	46.3	45.9	45.4	44.9	44.4	43.9	43.3
31 .....	46.9	46.5	46.2	45.8	45.4	44.9	44.5	44.0	43.5	42.9
32 .....	46.2	45.9	45.6	45.2	44.8	44.4	44.0	43.5	43.0	42.5
33 .....	45.6	45.3	45.0	44.6	44.3	43.9	43.5	43.0	42.6	42.1
34 .....	44.9	44.6	44.3	44.0	43.7	43.3	42.9	42.5	42.1	41.6
35 .....	44.2	44.0	43.7	43.4	43.1	42.7	42.4	42.0	41.6	41.1
36 .....	43.5	43.3	43.0	42.7	42.4	42.1	41.8	41.4	41.0	40.6
37 .....	42.8	42.5	42.3	42.1	41.8	41.5	41.2	40.8	40.5	40.1
38 .....	42.0	41.8	41.6	41.4	41.1	40.8	40.6	40.2	39.9	39.5
39 .....	41.3	41.1	40.9	40.7	40.4	40.2	39.9	39.6	39.3	39.0
40 .....	40.5	40.3	40.1	39.9	39.7	39.5	39.2	39.0	38.7	38.4
41 .....	39.7	39.5	39.4	39.2	39.0	38.8	38.5	38.3	38.0	37.7
42 .....	38.9	38.8	38.6	38.4	38.3	38.1	37.8	37.6	37.4	37.1
43 .....	38.1	38.0	37.8	37.7	37.5	37.3	37.1	36.9	36.7	36.4
44 .....	37.3	37.2	37.0	36.9	36.7	36.6	36.4	36.2	36.0	35.8
45 .....	36.5	36.3	36.2	36.1	36.0	35.8	35.6	35.5	35.3	35.1
46 .....	35.6	35.5	35.4	35.3	35.2	35.0	34.9	34.7	34.5	34.4
47 .....	34.8	34.7	34.6	34.5	34.4	34.3	34.1	34.0	33.8	33.6
48 .....	34.0	33.9	33.8	33.7	33.6	33.5	33.4	33.2	33.1	32.9
49 .....	33.1	33.0	33.0	32.9	32.8	32.7	32.6	32.4	32.3	32.2
50 .....	32.3	32.2	32.1	32.1	32.0	31.9	31.8	31.7	31.5	31.4
51 .....	31.4	31.4	31.3	31.2	31.2	31.1	31.0	30.9	30.8	30.6
52 .....	30.6	30.5	30.5	30.4	30.3	30.3	30.2	30.1	30.0	29.9
53 .....	29.7	29.7	29.6	29.6	29.5	29.5	29.4	29.3	29.2	29.1
54 .....	28.9	28.9	28.8	28.8	28.7	28.6	28.6	28.5	28.4	28.3
55 .....	28.1	28.0	28.0	27.9	27.9	27.8	27.8	27.7	27.6	27.5
56 .....	27.2	27.2	27.1	27.1	27.0	27.0	26.9	26.9	26.8	26.7
57 .....	26.4	26.3	26.3	26.3	26.2	26.2	26.1	26.1	26.0	25.9
58 .....	25.5	25.5	25.5	25.4	25.4	25.4	25.3	25.3	25.2	25.1
59 .....	24.7	24.7	24.6	24.6	24.6	24.5	24.5	24.5	24.4	24.3
60 .....	23.9	23.8	23.8	23.8	23.8	23.7	23.7	23.6	23.6	23.5

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—  
Continued

Ages	25	26	27	28	29	30	31	32	33	34
61 .....	23.0	23.0	23.0	23.0	22.9	22.9	22.9	22.8	22.8	22.7
62 .....	22.2	22.2	22.2	22.1	22.1	22.1	22.1	22.0	22.0	21.9
63 .....	21.4	21.4	21.3	21.3	21.3	21.3	21.3	21.2	21.2	21.2
64 .....	20.6	20.6	20.5	20.5	20.5	20.5	20.5	20.4	20.4	20.4
65 .....	19.8	19.8	19.7	19.7	19.7	19.7	19.7	19.6	19.6	19.6
66 .....	19.0	19.0	19.0	18.9	18.9	18.9	18.9	18.9	18.8	18.8
67 .....	18.2	18.2	18.2	18.2	18.2	18.1	18.1	18.1	18.1	18.1
68 .....	17.4	17.4	17.4	17.4	17.4	17.4	17.4	17.3	17.3	17.3
69 .....	16.7	16.7	16.7	16.6	16.6	16.6	16.6	16.6	16.6	16.6
70 .....	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.8	15.8
71 .....	15.2	15.2	15.2	15.2	15.2	15.2	15.2	15.1	15.1	15.1
72 .....	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.4	14.4	14.4
73 .....	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.7	13.7
74 .....	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1
75 .....	12.5	12.5	12.5	12.4	12.4	12.4	12.4	12.4	12.4	12.4
76 .....	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8
77 .....	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.1
78 .....	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.5
79 .....	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
80 .....	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4
81 .....	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
82 .....	8.4	8.4	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
83 .....	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8
84 .....	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
85 .....	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86 .....	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
87 .....	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
88 .....	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
89 .....	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90 .....	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91 .....	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
92 .....	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93 .....	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94 .....	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95 .....	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6
96 .....	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97 .....	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98 .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99 .....	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100 .....	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101 .....	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102 .....	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103 .....	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104 .....	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105 .....	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106 .....	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107 .....	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108 .....	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109 .....	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110 .....	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112 .....	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113 .....	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	35	36	37	38	39	40	41	42	43	44
35 .....	40.7	40.2	39.7	39.2	38.6	38.0	37.4	36.8	36.2	35.5
36 .....	40.2	39.7	39.3	38.7	38.2	37.7	37.1	36.5	35.9	35.2
37 .....	39.7	39.3	38.8	38.3	37.8	37.3	36.7	36.2	35.6	34.9
38 .....	39.2	38.7	38.3	37.9	37.4	36.9	36.3	35.8	35.2	34.6
39 .....	38.6	38.2	37.8	37.4	36.9	36.4	35.9	35.4	34.9	34.3
40 .....	38.0	37.7	37.3	36.9	36.4	36.0	35.5	35.0	34.5	34.0
41 .....	37.4	37.1	36.7	36.3	35.9	35.5	35.1	34.6	34.1	33.6
42 .....	36.8	36.5	36.2	35.8	35.4	35.0	34.6	34.1	33.7	33.2
43 .....	36.2	35.9	35.6	35.2	34.9	34.5	34.1	33.7	33.2	32.8
44 .....	35.5	35.2	34.9	34.6	34.3	34.0	33.6	33.2	32.8	32.3

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—  
Continued

Ages	35	36	37	38	39	40	41	42	43	44
45 .....	34.8	34.6	34.3	34.0	33.7	33.4	33.0	32.7	32.3	31.8
46 .....	34.1	33.9	33.7	33.4	33.1	32.8	32.5	32.1	31.8	31.4
47 .....	33.4	33.2	33.0	32.8	32.5	32.2	31.9	31.6	31.2	30.8
48 .....	32.7	32.5	32.3	32.1	31.8	31.6	31.3	31.0	30.7	30.3
49 .....	32.0	31.8	31.6	31.4	31.2	30.9	30.7	30.4	30.1	29.8
50 .....	31.3	31.1	30.9	30.7	30.5	30.3	30.0	29.8	29.5	29.2
51 .....	30.5	30.4	30.2	30.0	29.8	29.6	29.4	29.2	28.9	28.6
52 .....	29.7	29.6	29.5	29.3	29.1	28.9	28.7	28.5	28.3	28.0
53 .....	29.0	28.9	28.7	28.6	28.4	28.2	28.1	27.9	27.6	27.4
54 .....	28.2	28.1	28.0	27.8	27.7	27.5	27.4	27.2	27.0	26.8
55 .....	27.4	27.3	27.2	27.1	27.0	26.8	26.7	26.5	26.3	26.1
56 .....	26.7	26.6	26.5	26.3	26.2	26.1	26.0	25.8	25.6	25.4
57 .....	25.9	25.8	25.7	25.6	25.5	25.4	25.2	25.1	24.9	24.8
58 .....	25.1	25.0	24.9	24.8	24.7	24.6	24.5	24.4	24.2	24.1
59 .....	24.3	24.2	24.1	24.1	24.0	23.9	23.8	23.6	23.5	23.4
60 .....	23.5	23.4	23.4	23.3	23.2	23.1	23.0	22.9	22.8	22.7
61 .....	22.7	22.6	22.6	22.5	22.4	22.4	22.3	22.2	22.1	22.0
62 .....	21.9	21.9	21.8	21.7	21.7	21.6	21.5	21.4	21.3	21.2
63 .....	21.1	21.1	21.0	21.0	20.9	20.8	20.8	20.7	20.6	20.5
64 .....	20.3	20.3	20.2	20.2	20.1	20.1	20.0	20.0	19.9	19.8
65 .....	19.6	19.5	19.5	19.4	19.4	19.3	19.3	19.2	19.1	19.1
66 .....	18.8	18.8	18.7	18.7	18.6	18.6	18.5	18.5	18.4	18.4
67 .....	18.0	18.0	18.0	17.9	17.9	17.9	17.8	17.8	17.7	17.6
68 .....	17.3	17.3	17.2	17.2	17.2	17.1	17.1	17.0	17.0	16.9
69 .....	16.5	16.5	16.5	16.4	16.4	16.4	16.4	16.3	16.3	16.2
70 .....	15.8	15.8	15.8	15.7	15.7	15.7	15.6	15.6	15.6	15.5
71 .....	15.1	15.1	15.1	15.0	15.0	15.0	15.0	14.9	14.9	14.9
72 .....	14.4	14.4	14.4	14.3	14.3	14.3	14.3	14.2	14.2	14.2
73 .....	13.7	13.7	13.7	13.7	13.7	13.6	13.6	13.6	13.6	13.5
74 .....	13.1	13.0	13.0	13.0	13.0	13.0	13.0	12.9	12.9	12.9
75 .....	12.4	12.4	12.4	12.4	12.3	12.3	12.3	12.3	12.3	12.2
76 .....	11.8	11.8	11.7	11.7	11.7	11.7	11.7	11.7	11.6	11.6
77 .....	11.1	11.1	11.1	11.1	11.1	11.1	11.1	11.1	11.0	11.0
78 .....	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.4
79 .....	10.0	10.0	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
80 .....	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.3	9.3	9.3
81 .....	8.9	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8
82 .....	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
83 .....	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8
84 .....	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3
85 .....	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86 .....	6.5	6.5	6.5	6.5	6.4	6.4	6.4	6.4	6.4	6.4
87 .....	6.1	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0
88 .....	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.6	5.6	5.6
89 .....	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90 .....	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91 .....	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.6	4.6
92 .....	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93 .....	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94 .....	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95 .....	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6
96 .....	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97 .....	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98 .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99 .....	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100 .....	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.6	2.6
101 .....	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102 .....	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103 .....	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104 .....	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105 .....	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106 .....	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107 .....	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108 .....	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109 .....	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110 .....	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112 .....	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113 .....	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

## § 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	45	46	47	48	49	50	51	52	53	54
45 .....	31.4	30.9	30.5	30.0	29.4	28.9	28.3	27.7	27.1	26.5
46 .....	30.9	30.5	30.0	29.6	29.1	28.5	28.0	27.4	26.9	26.3
47 .....	30.5	30.0	29.6	29.2	28.7	28.2	27.7	27.1	26.6	26.0
48 .....	30.0	29.6	29.2	28.7	28.3	27.8	27.3	26.8	26.3	25.7
49 .....	29.4	29.1	28.7	28.3	27.9	27.4	26.9	26.5	25.9	25.4
50 .....	28.9	28.5	28.2	27.4	27.4	27.0	26.5	26.1	25.6	25.1
51 .....	28.3	28.0	27.7	27.3	26.9	26.5	26.1	25.7	25.2	24.7
52 .....	27.7	27.4	27.1	26.8	26.5	26.1	25.7	25.3	24.8	24.4
53 .....	27.1	26.9	26.6	26.3	25.9	25.6	25.2	24.8	24.4	24.0
54 .....	26.5	26.3	26.0	25.7	25.4	25.1	24.7	24.4	24.0	23.6
55 .....	25.9	25.7	25.4	25.1	24.9	24.6	24.2	23.9	23.5	23.2
56 .....	25.2	25.0	24.8	24.6	24.3	24.0	23.7	23.4	23.1	22.7
57 .....	24.6	24.4	24.2	24.0	23.7	23.5	23.2	22.9	22.6	22.2
58 .....	23.9	23.7	23.5	23.3	23.1	22.9	22.6	22.4	22.1	21.7
59 .....	23.2	23.1	22.9	22.7	22.5	22.3	22.1	21.8	21.5	21.2
60 .....	22.5	22.4	22.2	22.1	21.9	21.7	21.5	21.2	21.0	20.7
61 .....	21.8	21.7	21.6	21.4	21.2	21.1	20.9	20.6	20.4	20.2
62 .....	21.1	21.0	20.9	20.7	20.6	20.4	20.2	20.0	19.8	19.6
63 .....	20.4	20.3	20.2	20.1	19.9	19.8	19.6	19.4	19.2	19.0
64 .....	19.7	19.6	19.5	19.4	19.3	19.1	19.0	18.8	18.6	18.5
65 .....	19.0	18.9	18.8	18.7	18.6	18.5	18.3	18.2	18.0	17.9
66 .....	18.3	18.2	18.1	18.0	17.9	17.8	17.7	17.6	17.4	17.3
67 .....	17.6	17.5	17.4	17.3	17.3	17.2	17.1	16.9	16.8	16.7
68 .....	16.9	16.8	16.7	16.7	16.6	16.5	16.4	16.3	16.2	16.1
69 .....	16.2	16.1	16.1	16.0	15.9	15.8	15.8	15.7	15.6	15.4
70 .....	15.5	15.4	15.4	15.3	15.3	15.2	15.1	15.0	14.9	14.8
71 .....	14.8	14.8	14.7	14.7	14.6	14.5	14.5	14.4	14.3	14.2
72 .....	14.1	14.1	14.1	14.0	14.0	13.9	13.8	13.8	13.7	13.6
73 .....	13.5	13.5	13.4	13.4	13.3	13.3	13.2	13.2	13.1	13.0
74 .....	12.8	12.8	12.8	12.7	12.7	12.7	12.6	12.6	12.5	12.4
75 .....	12.2	12.2	12.2	12.1	12.1	12.1	12.0	12.0	11.9	11.9
76 .....	11.6	11.6	11.6	11.5	11.5	11.5	11.4	11.4	11.3	11.3
77 .....	11.0	11.0	11.0	10.9	10.9	10.9	10.8	10.8	10.8	10.7
78 .....	10.4	10.4	10.4	10.4	10.3	10.3	10.3	10.2	10.2	10.2
79 .....	9.9	9.8	9.8	9.8	9.8	9.8	9.7	9.7	9.7	9.6
80 .....	9.3	9.3	9.3	9.3	9.2	9.2	9.2	9.2	9.1	9.1
81 .....	8.8	8.8	8.7	8.7	8.7	8.7	8.7	8.7	8.6	8.6
82 .....	8.3	8.2	8.2	8.2	8.2	8.2	8.2	8.2	8.1	8.1
83 .....	7.8	7.8	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.6
84 .....	7.3	7.3	7.3	7.3	7.3	7.2	7.2	7.2	7.2	7.2
85 .....	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.7
86 .....	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.3	6.3
87 .....	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.9
88 .....	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6
89 .....	5.3	5.3	5.3	5.3	5.3	5.3	5.2	5.2	5.2	5.2
90 .....	5.0	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9
91 .....	4.6	4.6	4.6	4.6	4.6	4.6	4.6	4.6	4.6	4.6
92 .....	4.4	4.4	4.4	4.3	4.3	4.3	4.3	4.3	4.3	4.3
93 .....	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94 .....	3.9	3.9	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8
95 .....	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6
96 .....	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97 .....	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98 .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99 .....	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100 .....	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6
101 .....	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102 .....	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103 .....	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104 .....	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105 .....	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106 .....	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107 .....	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108 .....	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109 .....	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110 .....	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112 .....	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113 .....	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

**Internal Revenue Service, Treasury**

**§ 1.72-9**

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES**

Ages	55	56	57	58	59	60	61	62	63	64
55 .....	22.7	22.3	21.9	21.4	20.9	20.4	19.9	19.4	18.8	18.3
56 .....	22.3	21.9	21.5	21.1	20.6	20.1	19.6	19.1	18.6	18.0
57 .....	21.9	21.5	21.1	20.7	20.3	19.8	19.3	18.8	18.3	17.8
58 .....	21.4	21.1	20.7	20.3	19.9	19.5	19.0	18.5	18.0	17.5
59 .....	20.9	20.6	20.3	19.9	19.5	19.1	18.7	18.2	17.7	17.3
60 .....	20.4	20.1	19.8	19.5	19.1	18.7	18.3	17.9	17.4	17.0
61 .....	20.9	19.6	19.3	19.0	18.7	18.3	17.9	17.5	17.1	16.7
62 .....	19.4	19.1	18.8	18.5	18.2	17.9	17.5	17.1	16.8	16.3
63 .....	18.8	18.6	18.3	18.0	17.7	17.4	17.1	16.8	16.4	16.0
64 .....	18.3	18.0	17.8	17.5	17.3	17.0	16.7	16.3	16.0	15.6
65 .....	17.7	17.5	17.3	17.0	16.8	16.5	16.2	15.9	15.6	15.3
66 .....	17.1	16.9	16.7	16.5	16.3	16.0	15.8	15.5	15.2	14.9
67 .....	16.5	16.3	16.2	16.0	15.8	15.5	15.3	15.0	14.7	14.5
68 .....	15.9	15.8	15.6	15.4	15.2	15.0	14.8	14.6	14.3	14.0
69 .....	15.3	15.2	15.0	14.9	14.7	14.5	14.3	14.1	13.9	13.6
70 .....	14.7	14.6	14.5	14.3	14.2	14.0	13.8	13.6	13.4	13.2
71 .....	14.1	14.0	13.9	13.8	13.6	13.5	13.3	13.1	12.9	12.7
72 .....	13.5	13.4	13.3	13.2	13.1	12.9	12.8	12.6	12.4	12.3
73 .....	13.0	12.9	12.8	12.7	12.5	12.4	12.3	12.1	12.0	11.8
74 .....	12.4	12.3	12.2	12.1	12.0	11.9	11.8	11.6	11.5	11.3
75 .....	11.8	11.7	11.7	11.6	11.5	11.4	11.3	11.1	11.0	10.9
76 .....	11.2	11.2	11.1	11.0	10.9	10.9	10.8	10.6	10.5	10.4
77 .....	10.7	10.6	10.6	10.5	10.4	10.3	10.3	10.2	10.0	9.9
78 .....	10.1	10.1	10.0	10.0	9.9	9.8	9.8	9.7	9.6	9.5
79 .....	9.6	9.6	9.5	9.5	9.4	9.3	9.3	9.2	9.1	9.0
80 .....	9.1	9.0	9.0	9.0	8.9	8.9	8.8	8.7	8.7	8.6
81 .....	8.6	8.5	8.5	8.5	8.4	8.4	8.3	8.2	8.2	8.1
82 .....	8.1	8.1	8.0	8.0	8.0	7.9	7.9	7.8	7.8	7.7
83 .....	7.6	7.6	7.6	7.5	7.5	7.5	7.4	7.4	7.3	7.3
84 .....	7.2	7.1	7.1	7.1	7.1	7.0	7.0	7.0	6.9	6.9
85 .....	6.7	6.7	6.7	6.7	6.6	6.6	6.6	6.5	6.5	6.5
86 .....	6.3	6.3	6.3	6.3	6.2	6.2	6.2	6.2	6.1	6.1
87 .....	5.9	5.9	5.9	5.9	5.9	5.8	5.8	5.8	5.8	5.7
88 .....	5.6	5.5	5.5	5.5	5.5	5.5	5.5	5.4	5.4	5.4
89 .....	5.2	5.2	5.2	5.2	5.2	5.1	5.1	5.1	5.1	5.1
90 .....	4.9	4.9	4.9	4.9	4.9	4.8	4.8	4.8	4.8	4.8
91 .....	4.6	4.6	4.6	4.6	4.6	4.5	4.5	4.5	4.5	4.5
92 .....	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.2	4.2	4.2
93 .....	4.1	4.1	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
94 .....	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.7
95 .....	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.5	3.5
96 .....	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.3	3.3	3.3
97 .....	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.1	3.1
98 .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99 .....	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100 .....	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6
101 .....	2.5	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4
102 .....	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.2
103 .....	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104 .....	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105 .....	1.8	1.8	1.8	1.8	1.8	1.8	1.7	1.7	1.7	1.7
106 .....	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107 .....	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108 .....	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109 .....	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110 .....	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112 .....	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113 .....	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES**

Ages	65	66	67	68	69	70	71	72	73	74
65 .....	14.9	14.5	14.1	13.7	13.3	12.9	12.5	12.0	11.6	11.2
66 .....	14.5	14.2	13.8	13.4	13.1	12.6	12.2	11.8	11.4	11.0
67 .....	14.1	13.8	13.5	13.1	12.8	12.4	12.0	11.6	11.2	10.8
68 .....	13.7	13.4	13.1	12.8	12.5	12.1	11.7	11.4	11.0	10.6
69 .....	13.3	13.1	12.8	12.5	12.1	11.8	11.4	11.1	10.7	10.4

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—  
Continued

Ages	65	66	67	68	69	70	71	72	73	74
70 .....	12.9	12.6	12.4	12.1	11.8	11.5	11.2	10.8	10.5	10.1
71 .....	12.5	12.2	12.0	11.7	11.4	11.2	10.9	10.5	10.2	9.9
72 .....	12.0	11.8	11.6	11.4	11.1	10.8	10.5	10.2	9.9	9.6
73 .....	11.6	11.4	11.2	11.0	10.7	10.5	10.2	9.9	9.7	9.4
74 .....	11.2	11.0	10.8	10.6	10.4	10.1	9.9	9.6	9.4	9.1
75 .....	10.7	10.5	10.4	10.2	10.0	9.8	9.5	9.3	9.1	8.8
76 .....	10.3	10.1	9.9	9.8	9.6	9.4	9.2	9.0	8.8	8.5
77 .....	9.8	9.7	9.5	9.4	9.2	9.0	8.8	8.6	8.4	8.2
78 .....	9.4	9.2	9.1	9.0	8.8	8.7	8.5	8.3	8.1	7.9
79 .....	8.9	8.8	8.7	8.6	8.4	8.3	8.1	8.0	7.8	7.6
80 .....	8.5	8.4	8.3	8.2	8.0	7.9	7.8	7.6	7.5	7.3
81 .....	8.0	8.0	7.9	7.9	7.7	7.5	7.4	7.3	7.1	7.0
82 .....	7.6	7.5	7.5	7.4	7.3	7.2	7.1	6.9	6.8	6.7
83 .....	7.2	7.1	7.1	7.0	6.9	6.8	6.7	6.6	6.5	6.4
84 .....	6.8	6.7	6.7	6.6	6.5	6.4	6.4	6.3	6.2	6.0
85 .....	6.4	6.4	6.3	6.2	6.2	6.1	6.0	5.9	5.8	5.7
86 .....	6.0	6.0	5.9	5.9	5.8	5.8	5.7	5.6	5.5	5.4
87 .....	5.7	5.6	5.6	5.6	5.5	5.4	5.4	5.3	5.2	5.2
88 .....	5.3	5.3	5.3	5.2	5.2	5.1	5.1	5.0	5.0	4.9
89 .....	5.0	5.0	5.0	4.9	4.9	4.8	4.8	4.7	4.7	4.6
90 .....	4.7	4.7	4.7	4.6	4.6	4.6	4.5	4.5	4.4	4.4
91 .....	4.5	4.4	4.4	4.4	4.3	4.3	4.3	4.2	4.2	4.1
92 .....	4.2	4.2	4.1	4.1	4.1	4.1	4.0	4.0	3.9	3.9
93 .....	3.9	3.9	3.9	3.9	3.9	3.8	3.8	3.8	3.7	3.7
94 .....	3.7	3.7	3.7	3.7	3.6	3.6	3.6	3.6	3.5	3.5
95 .....	3.5	3.5	3.5	3.5	3.4	3.4	3.4	3.4	3.3	3.3
96 .....	3.3	3.3	3.3	3.3	3.3	3.2	3.2	3.2	3.2	3.1
97 .....	3.1	3.1	3.1	3.1	3.1	3.1	3.0	3.0	3.0	3.0
98 .....	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.8	2.8
99 .....	2.8	2.8	2.8	2.7	2.7	2.7	2.7	2.7	2.7	2.6
100 .....	2.6	2.6	2.6	2.6	2.6	2.5	2.5	2.5	2.5	2.5
101 .....	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.3	2.3
102 .....	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2
103 .....	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0	2.0
104 .....	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	.19	1.9
105 .....	1.7	1.7	1.7	1.7	.17	1.7	1.7	1.7	1.7	1.7
106 .....	1.6	1.6	.16	1.6	1.6	1.6	1.6	1.6	1.5	1.5
107 .....	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108 .....	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109 .....	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110 .....	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112 .....	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113 .....	.7	.7	.7	.7	.7	.6	.6	.6	.6	.6
114 .....	.6	.6	.6	.6	.6	.6	.5	.5	.5	.5
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	75	76	77	78	79	80	81	82	83	84
75 .....	8.6	8.3	8.0	7.7	7.4	7.1	6.8	6.5	6.2	5.9
76 .....	8.3	8.0	7.8	7.5	7.2	6.9	6.7	6.4	6.1	5.8
77 .....	8.0	7.8	7.5	7.3	7.0	6.8	6.5	6.2	5.9	5.7
78 .....	7.7	7.5	7.3	7.0	6.8	6.6	6.3	6.0	5.8	5.5
79 .....	7.4	7.2	7.0	6.8	6.6	6.3	6.1	5.9	5.6	5.4
80 .....	7.1	6.9	6.8	6.6	6.3	6.1	5.9	5.7	5.5	5.2
81 .....	6.8	6.7	6.5	6.3	6.1	5.9	5.7	5.5	5.3	5.1
82 .....	6.5	6.4	6.2	6.0	5.9	5.7	5.5	5.3	5.1	4.9
83 .....	6.2	6.1	5.9	5.8	5.6	5.5	5.3	5.1	4.9	4.7
84 .....	5.9	5.8	5.7	5.5	5.4	5.2	5.1	4.9	4.7	4.6
85 .....	5.6	5.5	5.4	5.3	5.2	5.0	4.9	4.7	4.6	4.4
86 .....	5.4	5.3	5.1	5.0	4.9	4.8	4.7	4.5	4.4	4.2
87 .....	5.1	5.0	4.9	4.8	4.7	4.6	4.4	4.3	4.2	4.1
88 .....	4.8	4.7	4.6	4.5	4.4	4.3	4.2	4.1	4.0	3.9
89 .....	4.5	4.5	4.4	4.3	4.2	4.1	4.0	3.9	3.8	3.7
90 .....	4.3	4.2	4.2	4.1	4.0	3.9	3.8	3.8	3.7	3.5
91 .....	4.1	4.0	4.0	3.9	3.8	3.7	3.7	3.6	3.5	3.4
92 .....	3.9	3.8	3.7	3.7	3.6	3.6	3.5	3.4	3.3	3.2
93 .....	3.7	3.6	3.6	3.5	3.4	3.4	3.3	3.2	3.2	3.1

## Internal Revenue Service, Treasury

§ 1.72-9

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—  
Continued

Ages	75	76	77	78	79	80	81	82	83	84
94 .....	3.5	3.4	3.4	3.3	3.3	3.2	3.2	3.1	3.0	3.0
95 .....	3.3	3.2	3.2	3.2	3.1	3.1	3.0	3.0	2.9	2.8
96 .....	3.1	3.1	3.0	3.0	3.0	2.9	2.9	2.8	2.8	2.7
97 .....	2.9	2.9	2.9	2.9	2.8	2.8	2.7	2.7	2.6	2.6
98 .....	2.8	2.8	2.7	2.7	2.7	2.6	2.6	2.6	2.5	2.5
99 .....	2.6	2.6	2.6	2.6	2.5	2.5	2.5	2.4	2.4	2.3
100 .....	2.5	2.5	2.4	2.4	2.4	2.4	2.3	2.3	2.3	2.2
101 .....	2.3	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.1	2.1
102 .....	2.2	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0
103 .....	2.0	2.0	2.0	2.0	1.9	1.9	1.9	1.9	1.9	1.8
104 .....	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.7	1.7	1.7
105 .....	1.7	1.7	1.7	1.7	1.6	1.6	1.6	1.6	1.6	1.6
106 .....	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.4
107 .....	1.4	1.4	1.4	1.4	1.4	1.4	1.3	1.3	1.3	1.3
108 .....	1.3	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
109 .....	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110 .....	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.9	.9	.9	.9	.9	.9	.9	.9	.8	.8
112 .....	.8	.8	.8	.7	.7	.7	.7	.7	.7	.7
113 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
114 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	85	86	87	88	89	90	91	92	93	94
85 .....	4.2	4.1	3.9	3.8	3.6	3.4	3.3	3.2	3.0	2.9
86 .....	4.1	3.9	3.8	3.6	3.5	3.3	3.2	3.1	2.9	2.8
87 .....	3.9	3.8	3.6	3.5	3.4	3.2	3.1	3.0	2.8	2.7
88 .....	3.8	3.6	3.5	3.4	3.2	3.1	3.0	2.9	2.8	2.6
89 .....	3.6	3.5	3.4	3.2	3.1	3.0	2.9	2.8	2.7	2.6
90 .....	3.4	3.3	3.2	3.1	3.0	2.9	2.8	2.7	2.6	2.5
91 .....	3.3	3.2	3.1	3.0	2.9	2.8	2.7	2.6	2.5	2.4
92 .....	3.2	3.1	3.0	2.9	2.8	2.7	2.6	2.5	2.4	2.3
93 .....	3.0	2.9	2.8	2.8	2.7	2.6	2.5	2.4	2.3	2.3
94 .....	2.9	2.8	2.7	2.6	2.6	2.5	2.4	2.3	2.3	2.2
95 .....	2.8	2.7	2.6	2.5	2.5	2.4	2.3	2.2	2.2	2.1
96 .....	2.6	2.6	2.5	2.4	2.4	2.3	2.2	2.2	2.1	2.0
97 .....	2.5	2.5	2.4	2.3	2.3	2.2	2.2	2.1	2.0	2.0
98 .....	2.4	2.4	2.3	2.2	2.2	2.1	2.1	2.0	2.0	1.9
99 .....	2.3	2.2	2.2	2.1	2.1	2.0	2.0	1.9	1.9	1.8
100 .....	2.2	2.1	2.1	2.0	2.0	1.9	1.9	1.9	1.8	1.8
101 .....	2.1	2.0	2.0	1.9	1.9	1.9	1.8	1.8	1.7	1.7
102 .....	1.9	1.9	1.9	1.8	1.8	1.8	1.7	1.7	1.6	1.6
103 .....	1.8	1.8	1.8	1.7	1.7	1.7	1.6	1.6	1.5	1.5
104 .....	1.7	1.7	1.6	1.6	1.6	1.5	1.5	1.5	1.5	1.4
105 .....	1.6	1.5	1.5	1.5	1.5	1.4	1.4	1.4	1.4	1.3
106 .....	1.4	1.4	1.4	1.4	1.4	1.3	1.3	1.3	1.3	1.2
107 .....	1.3	1.3	1.3	1.3	1.2	1.2	1.2	1.2	1.2	1.2
108 .....	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1
109 .....	1.1	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
110 .....	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
111 .....	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
112 .....	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
113 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
114 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	95	96	97	98	99	100	101	102	103	104
95 .....	2.0	2.0	1.9	1.8	1.8	1.7	1.6	1.6	1.5	1.4
96 .....	2.0	1.9	1.9	1.8	1.7	1.7	1.6	1.5	1.5	1.4
97 .....	1.9	1.9	1.8	1.7	1.7	1.6	1.6	1.5	1.4	1.3
98 .....	1.8	1.8	1.7	1.7	1.6	1.6	1.5	1.5	1.4	1.3
99 .....	1.8	1.7	1.7	1.6	1.6	1.5	1.5	1.4	1.4	1.3
100 .....	1.7	1.7	1.6	1.6	1.5	1.5	1.4	1.4	1.3	1.3

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—  
Continued

Ages	95	96	97	98	99	100	101	102	103	104
101 .....	1.6	1.6	1.6	1.5	1.5	1.4	1.4	1.3	1.3	1.2
102 .....	1.6	1.5	1.5	1.5	1.4	1.4	1.3	1.3	1.2	1.2
103 .....	1.5	1.5	1.4	1.4	1.4	1.3	1.3	1.2	1.2	1.1
104 .....	1.4	1.4	1.3	1.3	1.3	1.3	1.2	1.2	1.1	1.1
105 .....	1.3	1.3	1.3	1.2	1.2	1.2	1.2	1.1	1.1	1.0
106 .....	1.2	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.0	1.0
107 .....	1.1	1.1	1.1	1.1	1.1	1.0	1.0	1.0	1.0	.9
108 .....	1.0	1.0	1.0	1.0	1.0	1.0	1.0	.9	.9	.9
109 .....	1.0	.9	.9	.9	.9	.9	.9	.9	.8	.8
110 .....	.9	.9	.8	.8	.8	.8	.8	.8	.8	.8
111 .....	.8	.8	.8	.8	.8	.7	.7	.7	.7	.7
112 .....	.7	.7	.7	.7	.7	.7	.7	.7	.6	.6
113 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
114 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIAA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	105	106	107	108	109	110	111	112	113	114	115
105 ...	1.0	1.0	.9	.9	.8	.7	.7	.6	.6	.5	.5
106 ...	1.0	.9	.9	.8	.8	.7	.7	.6	.6	.5	.5
107 ...	.9	.9	.8	.8	.7	.7	.7	.6	.6	.5	.5
108 ...	.9	.8	.8	.8	.7	.7	.6	.6	.5	.5	.5
109 ...	.8	.8	.7	.7	.7	.7	.6	.6	.5	.5	.5
110 ...	.7	.7	.7	.7	.7	.6	.6	.6	.5	.5	.5
111 ...	.7	.7	.7	.6	.6	.6	.6	.5	.5	.5	.5
112 ...	.6	.6	.6	.6	.6	.6	.5	.5	.5	.5	.5
113 ...	.6	.6	.6	.5	.5	.5	.5	.5	.5	.5	.5
114 ...	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
115 ...	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT

Age	Years—									
	1	2	3	4	5	6	7	8	9	10
5 .....	0	0	0	0	0	0	0	0	0	0
6 .....	0	0	0	0	0	0	0	0	0	0
7 .....	0	0	0	0	0	0	0	0	0	0
8 .....	0	0	0	0	0	0	0	0	0	0
9 .....	0	0	0	0	0	0	0	0	0	0
10 .....	0	0	0	0	0	0	0	0	0	0
11 .....	0	0	0	0	0	0	0	0	0	0
12 .....	0	0	0	0	0	0	0	0	0	0
13 .....	0	0	0	0	0	0	0	0	0	0
14 .....	0	0	0	0	0	0	0	0	0	0
15 .....	0	0	0	0	0	0	0	0	0	0
16 .....	0	0	0	0	0	0	0	0	0	0
17 .....	0	0	0	0	0	0	0	0	0	0
18 .....	0	0	0	0	0	0	0	0	0	0
19 .....	0	0	0	0	0	0	0	0	0	0
20 .....	0	0	0	0	0	0	0	0	0	0
21 .....	0	0	0	0	0	0	0	0	0	0
22 .....	0	0	0	0	0	0	0	0	0	0
23 .....	0	0	0	0	0	0	0	0	0	0
24 .....	0	0	0	0	0	0	0	0	0	0
25 .....	0	0	0	0	0	0	0	0	0	0
26 .....	0	0	0	0	0	0	0	0	0	0
27 .....	0	0	0	0	0	0	0	0	0	0
28 .....	0	0	0	0	0	0	0	0	0	0
29 .....	0	0	0	0	0	0	0	0	0	0
30 .....	0	0	0	0	0	0	0	0	0	0
31 .....	0	0	0	0	0	0	0	0	0	0
32 .....	0	0	0	0	0	0	0	0	0	0
33 .....	0	0	0	0	0	0	0	0	0	0
34 .....	0	0	0	0	0	0	0	0	0	0
35 .....	0	0	0	0	0	0	0	0	0	0

## Internal Revenue Service, Treasury

## § 1.72-9

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT—  
Continued

Age	Years—									
	1	2	3	4	5	6	7	8	9	10
36 .....	0	0	0	0	0	0	0	0	0	0
37 .....	0	0	0	0	0	0	0	0	0	1
38 .....	0	0	0	0	0	0	0	0	0	1
39 .....	0	0	0	0	0	0	0	0	1	1
40 .....	0	0	0	0	0	0	0	1	1	1
41 .....	0	0	0	0	0	0	0	1	1	1
42 .....	0	0	0	0	0	0	1	1	1	1
43 .....	0	0	0	0	0	0	1	1	1	1
44 .....	0	0	0	0	0	1	1	1	1	1
45 .....	0	0	0	0	0	1	1	1	1	1
46 .....	0	0	0	0	1	1	1	1	1	1
47 .....	0	0	0	0	1	1	1	1	1	1
48 .....	0	0	0	0	1	1	1	1	1	1
49 .....	0	0	0	1	1	1	1	1	1	2
50 .....	0	0	0	1	1	1	1	1	1	2
51 .....	0	0	0	1	1	1	1	1	2	2
52 .....	0	0	0	1	1	1	1	1	2	2
53 .....	0	0	1	1	1	1	1	2	2	2
54 .....	0	0	1	1	1	1	1	2	2	2
55 .....	0	0	1	1	1	1	2	2	2	2
56 .....	0	0	1	1	1	1	2	2	2	3
57 .....	0	0	1	1	1	2	2	2	3	3
58 .....	0	1	1	1	1	2	2	2	3	3
59 .....	0	1	1	1	1	2	2	3	3	4
60 .....	0	1	1	1	2	2	2	3	3	4
61 .....	0	1	1	1	2	2	3	3	4	4
62 .....	0	1	1	2	2	2	3	4	4	5
63 .....	0	1	1	2	2	3	3	4	5	5
64 .....	0	1	1	2	2	3	4	4	5	6
65 .....	0	1	2	2	3	3	4	5	6	6
66 .....	1	1	2	2	3	3	4	5	6	7
67 .....	1	1	2	3	3	4	5	6	7	8
68 .....	1	1	2	3	4	5	6	7	8	9
69 .....	1	1	2	3	4	5	6	7	8	10
70 .....	1	2	3	4	5	6	7	8	9	11
71 .....	1	2	3	4	5	6	8	9	10	12
72 .....	1	2	3	4	6	7	8	10	11	13
73 .....	1	2	4	5	6	8	9	11	13	14
74 .....	1	3	4	5	7	9	10	12	14	16
75 .....	1	3	4	6	8	9	11	13	15	17
76 .....	2	3	5	7	9	10	12	15	17	19
77 .....	2	4	5	7	9	12	14	16	18	21
78 .....	2	4	6	8	10	13	15	18	20	23
79 .....	2	4	7	9	11	14	17	19	22	25
80 .....	2	5	7	10	13	15	18	21	24	27
81 .....	3	5	8	11	14	17	20	23	26	29
82 .....	3	6	9	12	15	19	22	25	28	32
83 .....	3	7	10	13	17	20	24	27	31	34
84 .....	4	7	11	15	19	22	26	30	33	37
85 .....	4	8	12	16	20	24	28	32	36	40
86 .....	4	9	13	18	22	27	31	35	39	42
87 .....	5	10	15	20	24	29	33	37	41	45
88 .....	5	11	16	21	26	31	36	40	44	48
89 .....	6	12	18	23	28	33	38	43	47	50
90 .....	7	13	19	25	31	36	41	45	49	53
91 .....	7	14	21	27	33	38	43	48	52	55
92 .....	8	15	22	29	35	40	45	50	54	58
93 .....	9	17	24	31	37	43	48	52	56	60
94 .....	9	18	26	33	39	45	50	54	58	62
95 .....	10	19	27	35	41	47	52	57	60	64
96 .....	11	20	29	36	43	49	54	59	62	66
97 .....	11	21	30	38	45	51	56	61	64	68
98 .....	12	23	32	40	47	53	58	63	66	69
99 .....	13	24	34	42	49	55	60	65	68	71
100 .....	14	26	36	44	52	58	63	67	70	73
101 .....	14	27	38	47	54	60	65	69	72	75
102 .....	15	29	40	49	56	62	67	71	74	77
103 .....	17	31	42	52	59	65	69	73	76	78
104 .....	18	33	45	55	62	67	72	75	78	80

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT—  
Continued

Age	Years—									
	1	2	3	4	5	6	7	8	9	10
105 .....	19	36	48	58	65	70	74	77	80	82
106 .....	21	38	51	61	68	73	77	79	82	84
107 .....	23	42	55	64	71	75	79	81	84	85
108 .....	25	45	58	67	73	78	81	83	85	87
109 .....	28	49	62	71	76	80	83	85	87	88
110 .....	31	52	66	74	79	82	85	87	88	89
111 .....	34	57	70	77	82	85	87	88	90	91
112 .....	37	61	73	80	84	87	88	90	91	92
113 .....	41	66	77	83	86	88	90	91	92	93
114 .....	45	70	80	85	88	90	92	93	93	94
115 .....	50	75	83	88	90	92	93	94	94	95

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT

Age	Years—									
	11	12	13	14	15	16	17	18	19	20
5 .....	0	0	0	0	0	0	0	0	0	0
6 .....	0	0	0	0	0	0	0	0	0	0
7 .....	0	0	0	0	0	0	0	0	0	0
8 .....	0	0	0	0	0	0	0	0	0	0
9 .....	0	0	0	0	0	0	0	0	0	0
10 .....	0	0	0	0	0	0	0	0	0	0
11 .....	0	0	0	0	0	0	0	0	0	0
12 .....	0	0	0	0	0	0	0	0	0	0
13 .....	0	0	0	0	0	0	0	0	0	0
14 .....	0	0	0	0	0	0	0	0	0	0
15 .....	0	0	0	0	0	0	0	0	0	0
16 .....	0	0	0	0	0	0	0	0	0	0
17 .....	0	0	0	0	0	0	0	0	0	0
18 .....	0	0	0	0	0	0	0	0	0	0
19 .....	0	0	0	0	0	0	0	0	0	0
20 .....	0	0	0	0	0	0	0	0	0	1
21 .....	0	0	0	0	0	0	0	0	0	1
22 .....	0	0	0	0	0	0	0	0	1	1
23 .....	0	0	0	0	0	0	0	1	1	1
24 .....	0	0	0	0	0	0	0	1	1	1
25 .....	0	0	0	0	0	0	1	1	1	1
26 .....	0	0	0	0	0	0	1	1	1	1
27 .....	0	0	0	0	0	1	1	1	1	1
28 .....	0	0	0	0	1	1	1	1	1	1
29 .....	0	0	0	0	1	1	1	1	1	1
30 .....	0	0	0	1	1	1	1	1	1	1
31 .....	0	0	0	1	1	1	1	1	1	1
32 .....	0	0	1	1	1	1	1	1	1	1
33 .....	0	1	1	1	1	1	1	1	1	1
34 .....	0	1	1	1	1	1	1	1	1	1
35 .....	0	1	1	1	1	1	1	1	1	1
36 .....	1	1	1	1	1	1	1	1	1	1
37 .....	1	1	1	1	1	1	1	1	1	1
38 .....	1	1	1	1	1	1	1	1	1	2
39 .....	1	1	1	1	1	1	1	1	2	2
40 .....	1	1	1	1	1	1	1	2	2	2
41 .....	1	1	1	1	1	1	2	2	2	2
42 .....	1	1	1	1	2	2	2	2	2	2
43 .....	1	1	1	1	2	2	2	2	2	3
44 .....	1	1	1	2	2	2	2	2	3	3
45 .....	1	1	2	2	2	2	2	3	3	3
46 .....	1	2	2	2	2	2	3	3	3	3
47 .....	1	2	2	2	2	2	3	3	3	4
48 .....	2	2	2	2	2	2	3	3	4	4
49 .....	2	2	2	2	3	3	3	3	4	4
50 .....	2	2	2	3	3	3	3	3	4	4
51 .....	2	2	3	3	3	3	3	4	4	5
52 .....	2	2	3	3	3	4	4	5	5	5
53 .....	2	3	3	3	4	4	5	5	5	6
54 .....	3	3	3	4	4	4	5	5	6	7
55 .....	3	3	4	4	4	5	5	6	7	7

## Internal Revenue Service, Treasury

§ 1.72-9

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT—  
Continued

Age	Years—									
	11	12	13	14	15	16	17	18	19	20
56 .....	3	3	4	4	5	5	6	7	7	8
57 .....	3	4	4	5	5	6	6	7	8	9
58 .....	4	4	5	5	6	6	7	8	9	9
59 .....	4	5	5	6	6	7	8	9	9	10
60 .....	4	5	6	6	7	8	9	10	10	11
61 .....	5	6	6	7	8	9	10	10	11	13
62 .....	5	6	7	8	9	10	11	12	13	14
63 .....	6	7	8	9	10	11	12	13	14	15
64 .....	7	8	8	9	10	12	13	14	15	17
65 .....	7	8	9	10	12	13	14	15	17	18
66 .....	8	9	10	12	13	14	15	17	18	20
67 .....	9	10	11	13	14	15	17	18	20	22
68 .....	10	11	13	14	15	17	19	20	22	24
69 .....	11	12	14	15	17	19	20	22	24	26
70 .....	12	14	15	17	19	20	22	24	26	28
71 .....	13	15	17	18	20	22	24	26	28	30
72 .....	15	17	18	20	22	24	26	28	30	32
73 .....	16	18	20	22	24	26	28	31	33	35
74 .....	18	20	22	24	26	28	31	33	35	37
75 .....	19	22	24	26	28	31	33	35	38	40
76 .....	21	24	26	28	31	33	36	38	40	43
77 .....	23	26	28	31	33	36	38	41	43	45
78 .....	25	28	31	33	36	38	41	43	46	48
79 .....	28	30	33	36	38	41	44	46	48	51
80 .....	30	33	36	38	41	44	46	49	51	53
81 .....	32	35	38	41	44	47	49	51	54	56
82 .....	35	38	41	44	47	49	52	54	56	58
83 .....	38	41	44	47	49	52	54	57	59	61
84 .....	40	44	47	49	52	55	57	59	61	63
85 .....	43	46	49	52	55	57	59	62	63	65
86 .....	46	49	52	55	57	60	62	64	66	67
87 .....	48	52	55	57	60	62	64	66	68	69
88 .....	51	54	57	60	62	64	66	68	70	71
89 .....	54	57	60	62	65	67	68	70	72	73
90 .....	56	59	62	64	67	69	70	72	74	75
91 .....	59	62	64	67	69	71	72	74	75	76
92 .....	61	64	66	69	71	72	74	75	77	78
93 .....	63	66	68	70	72	74	75	77	78	79
94 .....	65	68	70	72	74	75	77	78	79	80
95 .....	67	69	72	74	75	77	78	79	81	82
96 .....	69	71	73	75	77	78	80	81	82	83
97 .....	70	73	75	77	78	80	81	82	83	84
98 .....	72	74	76	78	79	81	82	83	84	85
99 .....	74	76	78	79	81	82	83	84	85	86
100 .....	75	78	79	81	82	83	84	85	86	86
101 .....	77	79	81	82	83	84	85	86	87	87
102 .....	79	81	82	83	84	85	86	87	88	88
103 .....	80	82	83	85	86	87	87	88	89	89
104 .....	82	84	85	86	87	88	88	89	90	90
105 .....	84	85	86	87	88	89	89	90	90	91
106 .....	85	86	87	88	89	90	90	91	91	92
107 .....	87	88	89	89	90	91	91	92	92	93
108 .....	88	89	90	90	91	92	92	93	93	93
109 .....	89	90	91	92	92	93	93	93	94	94
110 .....	90	91	92	92	93	93	94	94	94	95
111 .....	92	92	93	93	94	94	95	95	95	95
112 .....	93	93	94	94	95	95	95	96	96	96
113 .....	94	94	95	95	95	96	96	96	96	97
114 .....	95	95	95	96	96	96	97	97	97	97
115 .....	95	96	96	96	97	97	97	97	97	98

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT

Age	Years—									
	21	22	23	24	25	26	27	28	29	30
5 .....	0	0	0	0	0	0	0	0	0	0
6 .....	0	0	0	0	0	0	0	0	0	0

## § 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT—  
Continued

Age	Years—									
	21	22	23	24	25	26	27	28	29	30
7 .....	0	0	0	0	0	0	0	0	0	0
8 .....	0	0	0	0	0	0	0	0	0	1
9 .....	0	0	0	0	0	0	0	0	1	1
10 .....	0	0	0	0	0	0	0	1	1	1
11 .....	0	0	0	0	0	0	1	1	1	1
12 .....	0	0	0	0	0	0	1	1	1	1
13 .....	0	0	0	0	0	1	1	1	1	1
14 .....	0	0	0	0	1	1	1	1	1	1
15 .....	0	0	0	1	1	1	1	1	1	1
16 .....	0	0	1	1	1	1	1	1	1	1
17 .....	0	0	1	1	1	1	1	1	1	1
18 .....	0	1	1	1	1	1	1	1	1	1
19 .....	1	1	1	1	1	1	1	1	1	1
20 .....	1	1	1	1	1	1	1	1	1	1
21 .....	1	1	1	1	1	1	1	1	1	1
22 .....	1	1	1	1	1	1	1	1	1	1
23 .....	1	1	1	1	1	1	1	1	1	1
24 .....	1	1	1	1	1	1	1	1	1	1
25 .....	1	1	1	1	1	1	1	1	1	1
26 .....	1	1	1	1	1	1	1	1	1	1
27 .....	1	1	1	1	1	1	1	1	1	2
28 .....	1	1	1	1	1	1	1	1	2	2
29 .....	1	1	1	1	1	1	1	2	2	2
30 .....	1	1	1	1	1	1	2	2	2	2
31 .....	1	1	1	1	1	2	2	2	2	2
32 .....	1	1	1	1	2	2	2	2	2	2
33 .....	1	1	1	2	2	2	2	2	2	2
34 .....	1	1	2	2	2	2	2	2	2	3
35 .....	1	2	2	2	2	2	2	2	3	3
36 .....	2	2	2	2	2	2	2	3	3	3
37 .....	2	2	2	2	2	2	3	3	3	3
38 .....	2	2	2	2	2	3	3	3	3	4
39 .....	2	2	2	2	3	3	3	3	4	4
40 .....	2	2	3	3	3	3	3	4	4	4
41 .....	2	3	3	3	3	3	4	4	4	5
42 .....	3	3	3	3	3	4	4	4	5	5
43 .....	3	3	3	4	4	4	4	5	5	6
44 .....	3	3	4	4	4	4	5	5	6	6
45 .....	3	4	4	4	5	5	5	6	6	7
46 .....	4	4	4	5	5	5	6	6	7	7
47 .....	4	4	5	5	5	6	6	7	7	8
48 .....	4	5	5	5	6	6	7	7	8	9
49 .....	5	5	5	6	6	7	8	8	9	10
50 .....	5	5	6	6	7	8	8	9	10	10
51 .....	5	6	6	7	8	8	9	10	11	11
52 .....	6	7	7	8	8	9	10	11	11	12
53 .....	7	7	8	8	9	10	11	12	13	14
54 .....	7	8	8	9	10	11	12	13	14	15
55 .....	8	9	9	10	11	12	13	14	15	16
56 .....	9	9	10	11	12	13	14	15	16	18
57 .....	9	10	11	12	13	14	15	17	18	19
58 .....	10	11	12	13	14	16	17	18	19	21
59 .....	11	12	13	15	16	17	18	20	21	22
60 .....	12	14	15	16	17	19	20	21	23	24
61 .....	14	15	16	17	19	20	22	23	25	26
62 .....	15	16	18	19	20	22	23	25	27	28
63 .....	16	18	19	21	22	24	25	27	29	30
64 .....	18	19	21	23	24	26	28	29	31	33
65 .....	20	21	23	25	26	28	30	31	33	35
66 .....	21	23	25	27	28	30	32	34	35	37
67 .....	23	25	27	29	31	32	34	36	38	40
68 .....	25	27	29	31	33	35	37	38	40	42
69 .....	28	29	31	33	35	37	39	41	43	44
70 .....	30	32	34	36	38	40	42	43	45	47
71 .....	32	34	36	38	40	42	44	46	47	49
72 .....	35	37	39	41	43	45	47	49	51	52
73 .....	37	39	41	43	45	47	49	51	52	54
74 .....	40	42	44	46	48	50	51	53	54	56
75 .....	42	44	46	48	50	52	54	55	57	58

## Internal Revenue Service, Treasury

§ 1.72-9

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT—  
Continued

Age	Years—									
	21	22	23	24	25	26	27	28	29	30
76 .....	45	47	49	51	53	54	56	58	59	60
77 .....	47	50	51	53	55	57	58	60	61	62
78 .....	50	52	54	56	57	59	61	62	63	64
79 .....	53	55	56	58	60	61	63	64	65	66
80 .....	55	57	59	60	62	63	65	66	67	68
81 .....	58	59	61	63	64	66	67	68	69	70
82 .....	60	62	63	65	66	68	69	70	71	72
83 .....	62	64	66	67	68	70	71	72	73	74
84 .....	65	66	68	69	70	71	72	73	74	75
85 .....	67	68	70	71	72	73	74	75	76	77
86 .....	69	70	72	73	74	75	76	77	77	78
87 .....	71	72	73	75	76	76	77	78	79	80
88 .....	73	74	75	76	77	78	79	80	80	81
89 .....	74	76	77	78	79	79	80	81	81	82
90 .....	76	77	78	79	80	81	81	82	83	83
91 .....	78	79	79	80	81	82	83	83	84	84
92 .....	79	80	81	82	82	83	84	84	85	85
93 .....	80	81	82	83	83	84	85	85	86	86
94 .....	81	82	83	84	84	85	85	86	86	87
95 .....	82	83	84	85	85	86	86	87	87	88
96 .....	83	84	85	86	86	87	87	88	88	88
97 .....	84	85	86	86	87	87	88	88	89	89
98 .....	85	86	87	87	88	88	89	89	89	90
99 .....	86	87	87	88	88	89	89	90	90	90
100 .....	87	88	88	89	89	90	90	90	91	91
101 .....	88	89	89	90	90	90	91	91	91	92
102 .....	89	89	90	90	91	91	91	92	92	92
103 .....	90	90	91	91	91	92	92	92	93	93
104 .....	91	91	91	92	92	92	93	93	93	93
105 .....	91	92	92	92	93	93	93	94	94	94
106 .....	92	93	93	93	93	94	94	94	94	95
107 .....	93	93	94	94	94	94	95	95	95	95
108 .....	94	94	94	94	95	95	95	95	95	96
109 .....	94	95	95	95	95	95	96	96	96	96
110 .....	95	95	95	96	96	96	96	96	96	96
111 .....	96	96	96	96	96	96	97	97	97	97
112 .....	96	96	96	97	97	97	97	97	97	97
113 .....	97	97	97	97	97	97	97	98	98	98
114 .....	97	97	97	98	98	98	98	98	98	98
115 .....	98	98	98	98	98	98	98	98	98	98

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT

Age	Years—									
	31	32	33	34	35	36	37	38	39	40
5 .....	0	1	1	1	1	1	1	1	1	1
6 .....	0	1	1	1	1	1	1	1	1	1
7 .....	1	1	1	1	1	1	1	1	1	1
8 .....	1	1	1	1	1	1	1	1	1	1
9 .....	1	1	1	1	1	1	1	1	1	1
10 .....	1	1	1	1	1	1	1	1	1	1
11 .....	1	1	1	1	1	1	1	1	1	1
12 .....	1	1	1	1	1	1	1	1	1	1
13 .....	1	1	1	1	1	1	1	1	1	1
14 .....	1	1	1	1	1	1	1	1	1	1
15 .....	1	1	1	1	1	1	1	1	1	1
16 .....	1	1	1	1	1	1	1	1	1	1
17 .....	1	1	1	1	1	1	1	1	1	1
18 .....	1	1	1	1	1	1	1	1	1	2
19 .....	1	1	1	1	1	1	1	1	2	2
20 .....	1	1	1	1	1	1	1	2	2	2
21 .....	1	1	1	1	1	1	2	2	2	2
22 .....	1	1	1	1	1	2	2	2	2	2
23 .....	1	1	1	2	2	2	2	2	2	2
24 .....	1	1	2	2	2	2	2	2	2	2
25 .....	1	2	2	2	2	2	2	2	2	3
26 .....	2	2	2	2	2	2	2	2	3	3

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT—  
Continued

Age	Years—									
	31	32	33	34	35	36	37	38	39	40
27 .....	2	2	2	2	2	2	2	3	3	3
28 .....	2	2	2	2	2	2	3	3	3	3
29 .....	2	2	2	2	2	3	3	3	3	4
30 .....	2	2	2	3	3	3	3	3	4	4
31 .....	2	2	3	3	3	3	3	4	4	4
32 .....	2	3	3	3	3	3	4	4	4	5
33 .....	3	3	3	3	3	4	4	4	5	5
34 .....	3	3	3	3	4	4	4	5	5	5
35 .....	3	3	3	4	4	4	5	5	5	6
36 .....	3	4	4	4	4	5	5	5	6	6
37 .....	4	4	4	4	5	5	6	6	6	7
38 .....	4	4	5	5	5	6	6	7	7	8
39 .....	4	5	5	5	6	6	7	7	8	8
40 .....	5	5	5	6	6	7	7	8	8	9
41 .....	5	5	6	6	7	7	8	9	9	10
42 .....	6	6	6	7	7	8	9	9	10	11
43 .....	6	7	7	8	8	9	9	10	11	12
44 .....	7	7	8	8	9	10	10	10	11	13
45 .....	7	8	8	9	10	10	11	12	13	14
46 .....	8	9	9	10	11	11	12	13	14	15
47 .....	9	9	10	11	12	12	13	14	15	16
48 .....	9	10	11	12	13	14	15	16	17	18
49 .....	10	11	12	13	14	15	16	17	18	19
50 .....	11	12	13	14	15	16	17	18	20	21
51 .....	12	13	14	15	16	17	19	20	21	22
52 .....	13	14	15	17	18	19	20	21	23	24
53 .....	15	16	17	18	19	20	22	23	24	26
54 .....	16	17	18	19	21	22	23	25	26	28
55 .....	17	18	20	21	22	24	25	27	28	30
56 .....	19	20	21	23	24	26	27	29	30	32
57 .....	20	22	23	25	26	28	29	31	32	34
58 .....	22	24	25	27	28	30	31	33	34	36
59 .....	24	25	27	28	30	32	33	35	36	38
60 .....	26	27	29	31	32	34	35	37	38	40
61 .....	28	29	31	33	34	36	37	39	40	42
62 .....	30	32	33	35	36	38	40	41	42	44
63 .....	32	34	35	37	39	40	42	43	45	46
64 .....	34	36	38	39	41	42	44	45	47	48
65 .....	37	38	40	42	43	45	46	47	49	50
66 .....	39	41	42	44	45	47	48	50	51	52
67 .....	41	43	45	46	48	49	50	52	53	54
68 .....	44	45	47	48	50	51	52	54	55	56
69 .....	46	48	49	51	52	53	54	56	57	58
70 .....	48	50	51	53	54	55	57	58	59	60
71 .....	51	52	54	55	56	57	59	60	61	62
72 .....	53	54	56	57	58	59	60	62	62	63
73 .....	55	57	58	59	60	61	62	63	64	65
74 .....	57	59	60	61	62	63	64	65	66	67
75 .....	59	61	62	63	64	65	66	67	68	69
76 .....	62	63	64	65	66	67	68	69	69	70
77 .....	64	65	66	67	68	69	70	70	71	72
78 .....	66	67	68	69	70	70	71	72	73	73
79 .....	67	68	69	70	71	72	73	73	74	75
80 .....	69	70	71	72	73	74	74	75	76	76
81 .....	71	72	73	74	74	75	76	76	77	78
82 .....	73	74	74	75	76	77	77	78	78	79
83 .....	74	75	76	77	77	78	79	79	80	80
84 .....	76	77	77	78	79	79	80	80	81	81
85 .....	78	78	79	79	80	81	81	82	82	83
86 .....	79	80	80	81	81	82	82	83	83	84
87 .....	80	81	81	82	83	83	83	84	84	85
88 .....	82	82	83	83	84	84	85	85	85	86
89 .....	83	83	84	84	85	85	85	86	86	87
90 .....	84	84	85	85	86	86	86	87	87	87
91 .....	85	85	86	86	87	87	87	88	88	88
92 .....	86	86	87	87	87	88	88	88	89	89
93 .....	87	87	87	88	88	88	89	89	89	90
94 .....	87	88	88	88	89	89	89	90	90	90
95 .....	88	88	89	89	90	90	90	91	91	91

## Internal Revenue Service, Treasury

§ 1.72-9

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT—  
Continued

Age	Years—									
	31	32	33	34	35	36	37	38	39	40
96 .....	89	89	89	90	90	90	91	91	91	91
97 .....	89	90	90	90	91	91	91	91	92	92
98 .....	90	90	91	91	91	91	92	92	92	92
99 .....	91	91	91	92	92	92	92	92	93	93
100 .....	91	92	92	92	92	92	93	93	93	93
101 .....	92	92	92	93	93	93	93	93	94	94
102 .....	92	93	93	93	93	94	94	94	94	94
103 .....	93	93	93	94	94	94	94	94	94	95
104 .....	94	94	94	94	94	95	95	95	95	95
105 .....	94	94	95	95	95	95	95	95	95	95
106 .....	95	95	95	95	95	95	96	96	96	96
107 .....	95	95	96	96	96	96	96	96	96	96
108 .....	96	96	96	96	96	96	96	96	97	97
109 .....	96	96	96	97	97	97	97	97	97	97
110 .....	97	97	97	97	97	97	97	97	97	97
111 .....	97	97	97	97	97	97	98	98	98	98
112 .....	97	97	98	98	98	98	98	98	98	98
113 .....	98	98	98	98	98	98	98	98	98	98
114 .....	98	98	98	98	98	98	98	98	98	99
115 .....	98	98	98	99	99	99	99	99	99	99

TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> ONE LIFE—EXPECTED RETURN MULTIPLES

[See footnote at end of tables]

Temporary Period—Maximum Duration of Annuity

Age	Years—									
	1	2	3	4	5	6	7	8	9	10
5 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
6 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
7 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
8 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
9 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
10 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
11 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
12 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
13 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
14 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
15 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
16 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
17 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
18 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
19 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
20 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
21 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
22 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
23 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
24 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
25 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
26 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
27 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
28 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
29 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
30 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
31 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
32 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
33 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
34 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
35 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
36 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
37 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	9.9
38 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	9.9
39 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	9.9
40 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
41 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
42 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
43 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> ONE LIFE—EXPECTED RETURN MULTIPLES—Continued

[See footnote at end of tables]

Temporary Period—Maximum Duration of Annuity

Age	Years—									
	1	2	3	4	5	6	7	8	9	10
44 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
45 .....	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
46 .....	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
47 .....	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
48 .....	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
49 .....	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.8
50 .....	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.9	9.8
51 .....	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.9	9.8
52 .....	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.8	9.8
53 .....	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.8	9.8
54 .....	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.9	8.8	9.8
55 .....	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
56 .....	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
57 .....	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
58 .....	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.7	9.7
59 .....	1.0	2.0	3.0	4.0	4.9	5.9	6.8	7.8	8.7	9.6
60 .....	1.0	2.0	3.0	3.9	4.9	5.9	6.8	7.8	8.7	9.6
61 .....	1.0	2.0	3.0	3.9	4.9	5.9	6.8	7.7	8.7	9.6
62 .....	1.0	2.0	3.0	3.9	4.9	5.8	6.8	7.7	8.6	9.5
63 .....	1.0	2.0	3.0	3.9	4.9	5.8	6.8	7.7	8.6	9.5
64 .....	1.0	2.0	3.0	3.9	4.9	5.8	6.7	7.6	8.5	9.4
65 .....	1.0	2.0	3.0	3.9	4.9	5.8	6.7	7.6	8.5	9.3
66 .....	1.0	2.0	2.9	3.9	4.8	5.8	6.7	7.6	8.4	9.3
67 .....	1.0	2.0	2.9	3.9	4.8	5.7	6.6	7.5	8.4	9.2
68 .....	1.0	2.0	2.9	3.9	4.8	5.7	6.6	7.5	8.3	9.1
69 .....	1.0	2.0	2.9	3.9	4.8	5.7	6.6	7.4	8.2	9.0
70 .....	1.0	2.0	2.9	3.9	4.8	5.6	6.5	7.3	8.1	8.9
71 .....	1.0	2.0	2.9	3.8	4.7	5.6	6.5	7.3	8.1	8.8
72 .....	1.0	2.0	2.9	3.8	4.7	5.6	6.4	7.2	8.0	8.7
73 .....	1.0	2.0	2.9	3.8	4.7	5.5	6.3	7.1	7.9	8.6
74 .....	1.0	1.9	2.9	3.8	4.6	5.5	6.3	7.0	7.7	8.4
75 .....	1.0	1.9	2.9	3.8	4.6	5.4	6.2	6.9	7.6	8.3
76 .....	1.0	1.9	2.8	3.7	4.6	5.4	6.1	6.8	7.5	8.1
77 .....	1.0	1.9	2.8	3.7	4.5	5.3	6.0	6.7	7.3	7.9
78 .....	1.0	1.9	2.8	3.7	4.5	5.2	5.9	6.6	7.2	7.7
79 .....	1.0	1.9	2.8	3.6	4.4	5.1	5.8	6.4	7.0	7.5
80 .....	1.0	1.9	2.8	3.6	4.4	5.1	5.7	6.3	6.8	7.3
81 .....	1.0	1.9	2.8	3.6	4.3	5.0	5.6	6.1	6.6	7.0
82 .....	1.0	1.9	2.7	3.5	4.2	4.9	5.4	6.0	6.4	6.8
83 .....	1.0	1.9	2.7	3.5	4.1	4.8	5.3	5.8	6.2	6.5
84 .....	1.0	1.8	2.7	3.4	4.1	4.6	5.2	5.6	6.0	6.3
85 .....	1.0	1.8	2.6	3.3	4.0	4.5	5.0	5.4	5.7	6.0
86 .....	1.0	1.8	2.6	3.3	3.9	4.4	4.8	5.2	5.5	5.7
87 .....	.9	1.8	2.5	3.2	3.8	4.3	4.7	5.0	5.3	5.5
88 .....	.9	1.8	2.5	3.1	3.7	4.1	4.5	4.8	5.0	5.2
89 .....	.9	1.8	2.5	3.1	3.6	4.0	4.3	4.6	4.8	4.9
90 .....	.9	1.7	2.4	3.0	3.4	3.8	4.1	4.4	4.5	4.7
91 .....	.9	1.7	2.4	2.9	3.3	3.7	4.0	4.2	4.3	4.4
92 .....	.9	1.7	2.3	2.8	3.2	3.5	3.8	4.0	4.1	4.2
93 .....	.9	1.7	2.3	2.7	3.1	3.4	3.6	3.8	3.9	4.0
94 .....	.9	1.6	2.2	2.7	3.0	3.3	3.5	3.6	3.7	3.8
95 .....	.9	1.6	2.2	2.6	2.9	3.1	3.3	3.4	3.5	3.6
96 .....	.9	1.6	2.1	2.5	2.8	3.0	3.2	3.3	3.3	3.4
97 .....	.9	1.6	2.1	2.4	2.7	2.9	3.0	3.1	3.2	3.2
98 .....	.9	1.5	2.0	2.4	2.6	2.8	2.9	3.0	3.0	3.0
99 .....	.9	1.5	2.0	2.3	2.5	2.6	2.7	2.8	2.8	2.8
100 .....	.9	1.5	1.9	2.2	2.4	2.5	2.6	2.6	2.6	2.7
101 .....	.8	1.4	1.8	2.1	2.3	2.4	2.4	2.5	2.5	2.5
102 .....	.8	1.4	1.8	2.0	2.1	2.2	2.3	2.3	2.3	2.3
103 .....	.8	1.4	1.7	1.9	2.0	2.1	2.1	2.1	2.1	2.1
104 .....	.8	1.3	1.6	1.8	1.9	1.9	1.9	1.9	1.9	1.9
105 .....	.8	1.3	1.5	1.7	1.7	1.8	1.8	1.8	1.8	1.8
106 .....	.8	1.2	1.4	1.5	1.6	1.6	1.6	1.6	1.6	1.6
107 .....	.7	1.1	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108 .....	.7	1.1	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109 .....	.7	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110 .....	.7	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.6	.8	.9	.9	.9	.9	.9	.9	.9	.9

Internal Revenue Service, Treasury

§ 1.72-9

TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> ONE LIFE—EXPECTED RETURN MULTIPLES—Continued

[See footnote at end of tables]

Temporary Period—Maximum Duration of Annuity

Age	Years—									
	1	2	3	4	5	6	7	8	9	10
112 .....	.6	.7	.8	.8	.8	.8	.8	.8	.8	.8
113 .....	.6	.6	.7	.7	.7	.7	.7	.7	.7	.7
114 .....	.5	.6	.6	.6	.6	.6	.6	.6	.6	.6
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> ONE LIFE—EXPECTED RETURN MULTIPLES

[See footnote at end of tables]

Temporary Period—Maximum Duration of Annuity

Age	Years—									
	11	12	13	14	15	16	17	18	19	20
5 .....	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.0	19.9
6 .....	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.0	19.9
7 .....	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.0	19.9
8 .....	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	18.9	19.9
9 .....	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	18.9	19.9
10 .....	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	18.9	19.9
11 .....	11.0	12.0	13.0	14.0	15.0	16.0	17.0	17.9	18.9	19.9
12 .....	11.0	12.0	13.0	14.0	15.0	16.0	17.0	17.9	18.9	19.9
13 .....	11.0	12.0	13.0	14.0	15.0	16.0	17.0	17.9	18.9	19.9
14 .....	11.0	12.0	13.0	14.0	15.0	16.0	16.9	17.9	18.9	19.9
15 .....	11.0	12.0	13.0	14.0	15.0	16.0	16.9	17.9	18.9	19.9
16 .....	11.0	12.0	13.0	14.0	15.0	16.0	16.9	17.9	18.9	19.9
17 .....	11.0	12.0	13.0	14.0	15.0	15.9	16.9	17.9	18.9	19.9
18 .....	11.0	12.0	13.0	14.0	15.0	15.9	16.9	17.9	18.9	19.9
19 .....	11.0	12.0	13.0	14.0	15.0	15.9	16.9	17.9	18.9	19.9
20 .....	11.0	12.0	13.0	14.0	14.9	15.9	16.9	17.9	18.9	19.9
21 .....	11.0	12.0	13.0	14.0	14.9	15.9	16.9	17.9	18.9	19.9
22 .....	11.0	12.0	13.0	14.0	14.9	15.9	16.9	17.9	18.9	19.9
23 .....	11.0	12.0	13.0	13.9	14.9	15.9	16.9	17.9	18.9	19.9
24 .....	11.0	12.0	13.0	13.9	14.9	15.9	16.9	17.9	18.9	19.9
25 .....	11.0	12.0	13.0	13.9	14.9	15.9	16.9	17.9	18.9	19.9
26 .....	11.0	12.0	12.9	13.9	14.9	15.9	16.9	17.9	18.9	19.9
27 .....	11.0	12.0	12.9	13.9	14.9	15.9	16.9	17.9	18.9	19.9
28 .....	11.0	12.0	12.9	13.9	14.9	15.9	16.9	17.9	18.9	19.8
29 .....	11.0	12.0	12.9	13.9	14.9	15.9	16.9	17.9	18.9	19.8
30 .....	11.0	11.9	12.9	13.9	14.9	15.9	16.9	17.9	18.8	19.8
31 .....	11.0	11.9	12.9	13.9	14.9	15.9	16.9	17.9	18.8	19.8
32 .....	11.0	11.9	12.9	13.9	14.9	15.9	16.9	17.8	18.8	19.8
33 .....	11.0	11.9	12.9	13.9	14.9	15.9	16.9	17.8	18.8	19.8
34 .....	10.9	11.9	12.9	13.9	14.9	15.9	16.8	17.8	18.8	19.8
35 .....	10.9	11.9	12.9	13.9	14.9	15.9	16.8	17.8	18.8	19.7
36 .....	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
37 .....	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.7	19.7
38 .....	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7
39 .....	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.7	18.7	19.6
40 .....	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.7	19.6
41 .....	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.6	19.6
42 .....	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.6	18.6	19.5
43 .....	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.6	18.6	19.5
44 .....	10.9	11.8	12.8	13.8	14.7	15.7	16.6	17.6	18.5	19.4
45 .....	10.9	11.8	12.8	13.8	14.7	15.7	16.6	17.5	18.5	19.4
46 .....	10.9	11.8	12.8	13.7	14.7	15.6	16.6	17.5	18.4	19.3
47 .....	10.8	11.8	12.8	13.7	14.7	15.6	16.5	17.5	18.4	19.3
48 .....	10.8	11.8	12.7	13.7	14.6	15.6	16.5	17.4	18.3	19.2
49 .....	10.8	11.8	12.7	13.7	14.6	15.5	16.4	17.4	18.3	19.2
50 .....	10.8	11.7	12.7	13.6	14.6	15.5	16.4	17.3	18.2	19.1
51 .....	10.8	11.7	12.7	13.6	14.5	15.4	16.3	17.2	18.1	19.0
52 .....	10.8	11.7	12.6	13.6	14.5	15.4	16.3	17.2	18.0	18.9
53 .....	10.7	11.7	12.6	13.5	14.4	15.3	16.2	17.1	18.0	18.8
54 .....	10.7	11.6	12.6	13.5	14.4	15.3	16.2	17.0	17.9	18.7
55 .....	10.7	11.6	12.5	13.4	14.3	15.2	16.1	16.9	17.8	18.6
56 .....	10.7	11.6	12.5	13.4	14.3	15.1	16.0	16.8	17.6	18.4
57 .....	10.6	11.5	12.4	13.3	14.2	15.1	15.9	16.7	17.5	18.3
58 .....	10.6	11.5	12.4	13.3	14.1	15.0	15.8	16.6	17.4	18.1

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> ONE LIFE—EXPECTED RETURN MULTIPLES—Continued

[See footnote at end of tables]

Temporary Period—Maximum Duration of Annuity

Age	Years—									
	11	12	13	14	15	16	17	18	19	20
59 .....	10.6	11.4	12.3	13.2	14.0	14.9	15.7	16.4	17.2	17.9
60 .....	10.5	11.4	12.3	13.1	13.9	14.7	15.5	16.3	17.0	17.7
61 .....	10.5	11.3	12.2	13.0	13.8	14.6	15.4	16.1	16.8	17.5
62 .....	10.4	11.3	12.1	12.9	13.7	14.5	15.2	15.9	16.6	17.2
63 .....	10.3	11.2	12.0	12.8	13.6	14.3	15.0	15.7	16.3	17.0
64 .....	10.3	11.1	11.9	12.7	13.4	14.1	14.8	15.5	16.1	16.7
65 .....	10.2	11.0	11.8	12.5	13.2	13.9	14.6	15.2	15.8	16.3
66 .....	10.1	10.9	11.6	12.4	13.1	13.7	14.4	14.9	15.5	16.0
67 .....	10.0	10.8	11.5	12.2	12.9	13.5	14.1	14.7	15.2	15.6
68 .....	9.9	10.6	11.4	12.0	12.7	13.3	13.8	14.3	14.8	15.3
69 .....	9.8	10.5	11.2	11.8	12.4	13.0	13.5	14.0	14.4	14.8
70 .....	9.6	10.3	11.0	11.6	12.2	12.7	13.2	13.7	14.0	14.4
71 .....	9.5	10.2	10.8	11.4	11.9	12.4	12.9	13.3	13.6	13.9
72 .....	9.4	10.0	10.6	11.2	11.7	12.1	12.5	12.9	13.2	13.5
73 .....	9.2	9.8	10.4	10.9	11.4	11.8	12.1	12.5	12.7	13.0
74 .....	9.0	9.6	10.1	10.6	11.0	11.4	11.7	12.0	12.3	12.5
75 .....	8.8	9.4	9.9	10.3	10.7	11.0	11.3	11.6	11.8	12.0
76 .....	8.6	9.1	9.6	10.0	10.3	10.6	10.9	11.1	11.3	11.4
77 .....	8.4	8.9	9.3	9.7	10.0	10.2	10.5	10.6	10.8	10.9
78 .....	8.2	8.6	9.0	9.3	9.6	9.8	10.0	10.2	10.3	10.4
79 .....	7.9	8.3	8.7	9.0	9.2	9.4	9.5	9.7	9.8	9.8
80 .....	7.7	8.0	8.3	8.6	8.8	9.0	9.1	9.2	9.3	9.3
81 .....	7.4	7.7	8.0	8.2	8.4	8.5	8.6	8.7	8.8	8.8
82 .....	7.1	7.4	7.6	7.8	8.0	8.1	8.2	8.2	8.3	8.3
83 .....	6.8	7.1	7.3	7.4	7.5	7.6	7.7	7.8	7.8	7.8
84 .....	6.5	6.7	6.9	7.0	7.1	7.2	7.3	7.3	7.3	7.4
85 .....	6.2	6.4	6.6	6.7	6.7	6.8	6.8	6.9	6.9	6.9
86 .....	5.9	6.1	6.2	6.3	6.4	6.4	6.4	6.5	6.5	6.5
87 .....	5.6	5.8	5.9	5.9	6.0	6.0	6.0	6.1	6.1	6.1
88 .....	5.3	5.4	5.5	5.6	5.6	5.6	5.7	5.7	5.7	5.7
89 .....	5.1	5.1	5.2	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90 .....	4.8	4.9	4.9	4.9	5.0	5.0	5.0	5.0	5.0	5.0
91 .....	4.5	4.6	4.6	4.6	4.7	4.7	4.7	4.7	4.7	4.7
92 .....	4.3	4.3	4.3	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93 .....	4.0	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94 .....	3.8	3.8	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95 .....	3.6	3.6	3.6	3.6	3.7	3.7	3.7	3.7	3.7	3.7
96 .....	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97 .....	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98 .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99 .....	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100 .....	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101 .....	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102 .....	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103 .....	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104 .....	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105 .....	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106 .....	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107 .....	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108 .....	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109 .....	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110 .....	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112 .....	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113 .....	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> ONE LIFE—EXPECTED RETURN MULTIPLES

[See footnote at end of tables]

Temporary Period—Maximum Duration of Annuity

Age	Years—									
	21	22	23	24	25	26	27	28	29	30
5 .....	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.9

## Internal Revenue Service, Treasury

§ 1.72-9

TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> ONE LIFE—EXPECTED RETURN MULTIPLES—Continued

[See footnote at end of tables]

Temporary Period—Maximum Duration of Annuity

Age	Years—									
	21	22	23	24	25	26	27	28	29	30
6 .....	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.9
7 .....	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.9
8 .....	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.8
9 .....	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.8
10 .....	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.8	29.8
11 .....	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.8	29.8
12 .....	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.8	28.8	29.8
13 .....	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.8	28.8	29.8
14 .....	20.9	21.9	22.9	23.9	24.9	25.9	26.8	27.8	28.8	29.8
15 .....	20.9	21.9	22.9	23.9	24.9	25.9	26.8	27.8	28.8	29.8
16 .....	20.9	21.9	22.9	23.9	24.9	25.8	26.8	27.8	28.8	29.8
17 .....	20.9	21.9	22.9	23.9	24.9	25.8	26.8	27.8	28.8	29.8
18 .....	20.9	21.9	22.9	23.9	24.8	25.8	26.8	27.8	28.8	29.7
19 .....	20.9	21.9	22.9	23.9	24.8	25.8	26.8	27.8	28.8	29.7
20 .....	20.9	21.9	22.9	23.8	24.8	25.8	26.8	27.8	28.7	29.7
21 .....	20.9	21.9	22.9	23.8	24.8	25.8	26.8	27.8	28.7	29.7
22 .....	20.9	21.9	22.8	23.8	24.8	25.8	26.8	27.7	28.7	29.7
23 .....	20.9	21.9	22.8	23.8	24.8	25.8	26.7	27.7	28.7	29.7
24 .....	20.9	21.8	22.8	23.8	24.8	25.8	26.7	27.7	28.7	29.6
25 .....	20.9	21.8	22.8	23.8	24.8	25.7	26.7	27.7	28.6	29.6
26 .....	20.8	21.8	22.8	23.8	24.8	25.7	26.7	27.7	28.6	29.6
27 .....	20.8	21.8	22.8	23.8	24.7	25.7	26.7	27.6	28.6	29.5
28 .....	20.8	21.8	22.8	23.7	24.7	25.7	26.6	27.6	28.6	29.5
29 .....	20.8	21.8	22.8	23.7	24.7	25.7	26.6	27.6	28.5	29.5
30 .....	20.8	21.8	22.7	23.7	24.7	25.6	26.6	27.5	28.5	29.4
31 .....	20.8	21.8	22.7	23.7	24.6	25.6	26.6	27.5	28.4	29.4
32 .....	20.8	21.7	22.7	23.7	24.6	25.6	26.5	27.5	28.4	29.3
33 .....	20.8	21.7	22.7	23.6	24.6	25.5	26.5	27.4	28.4	29.3
34 .....	20.7	21.7	22.7	23.6	24.6	25.5	26.4	27.4	28.3	29.2
35 .....	20.7	21.7	22.6	23.6	24.5	25.5	26.4	27.3	28.2	29.2
36 .....	20.7	21.6	22.6	23.5	24.5	25.4	26.3	27.3	28.2	29.1
37 .....	20.7	21.6	22.6	23.5	24.4	25.4	26.3	27.2	28.1	29.0
38 .....	20.6	21.6	22.5	23.4	24.4	25.3	26.2	27.1	28.0	28.9
39 .....	20.6	21.5	22.5	23.4	24.3	25.2	26.1	27.0	27.9	28.8
40 .....	20.6	21.5	22.4	23.3	24.3	25.2	26.1	27.0	27.8	28.7
41 .....	20.5	21.4	22.4	23.3	24.2	25.1	26.0	26.9	27.7	28.6
42 .....	20.5	21.4	22.3	23.2	24.1	25.0	25.9	26.8	27.6	28.5
43 .....	20.4	21.3	22.2	23.2	24.0	24.9	25.8	26.6	27.5	28.3
44 .....	20.4	21.3	22.2	23.1	24.0	24.8	25.7	26.5	27.3	28.2
45 .....	20.3	21.2	22.1	23.0	23.9	24.7	25.6	26.4	27.2	28.0
46 .....	20.2	21.1	22.0	22.9	23.8	24.6	25.4	26.2	27.0	27.8
47 .....	20.2	21.1	21.9	22.8	23.6	24.5	25.3	26.1	26.8	27.6
48 .....	20.1	21.0	21.8	22.7	23.5	24.3	25.1	25.9	26.6	27.4
49 .....	20.0	20.9	21.7	22.6	23.4	24.2	25.0	25.7	26.4	27.1
50 .....	19.9	20.8	21.6	22.4	23.2	24.0	24.8	25.5	26.2	26.9
51 .....	19.8	20.7	21.5	22.3	23.1	23.8	24.6	25.3	25.9	26.6
52 .....	19.7	20.6	21.4	22.1	22.9	23.6	24.3	25.0	25.7	26.3
53 .....	19.6	20.4	21.2	22.0	22.7	23.4	24.1	24.7	25.3	25.9
54 .....	19.5	20.3	21.0	21.8	22.5	23.2	23.8	24.4	25.0	25.6
55 .....	19.3	20.1	20.8	21.6	22.2	22.9	23.5	24.1	24.6	25.2
56 .....	19.2	19.9	20.6	21.3	22.0	22.6	23.2	23.7	24.3	24.7
57 .....	19.0	19.7	20.4	21.1	21.7	22.3	22.8	23.4	23.8	24.3
58 .....	18.8	19.5	20.2	20.8	21.4	21.9	22.5	22.9	23.4	23.8
59 .....	18.6	19.3	19.9	20.5	21.1	21.6	22.0	22.5	22.9	23.2
60 .....	18.4	19.0	19.6	20.2	20.7	21.2	21.6	22.0	22.4	22.7
61 .....	18.1	18.7	19.3	19.8	20.3	20.7	21.1	21.5	21.8	22.1
62 .....	17.8	18.4	18.9	19.4	19.9	20.3	20.6	21.0	21.2	21.5
63 .....	17.5	18.1	18.5	19.0	19.4	19.8	20.1	20.4	20.6	20.8
64 .....	17.2	17.7	18.1	18.6	18.9	19.3	19.5	19.8	20.0	20.2
65 .....	16.8	17.3	17.7	18.1	18.4	18.7	18.9	19.2	19.3	19.5
66 .....	16.5	16.9	17.3	17.6	17.9	18.1	18.3	18.5	18.7	18.8
67 .....	16.1	16.4	16.8	17.1	17.3	17.5	17.7	17.9	18.0	18.1
68 .....	15.6	16.0	16.3	16.5	16.7	16.9	17.1	17.2	17.3	17.4
69 .....	15.2	15.5	15.7	16.0	16.1	16.3	16.4	16.5	16.6	16.7
70 .....	14.7	15.0	15.2	15.4	15.5	15.7	15.8	15.8	15.9	15.9
71 .....	14.2	14.4	14.6	14.8	14.9	15.0	15.1	15.2	15.2	15.2
72 .....	13.7	13.9	14.1	14.2	14.3	14.4	14.4	14.5	14.5	14.5
73 .....	13.2	13.3	13.5	13.6	13.7	13.7	13.8	13.8	13.9	13.9

§ 1.72-9

26 CFR Ch. I (4-1-97 Edition)

TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> ONE LIFE—EXPECTED RETURN MULTIPLES—Continued  
[See footnote at end of tables]

Temporary Period—Maximum Duration of Annuity

Age	Years—									
	21	22	23	24	25	26	27	28	29	30
74 .....	12.6	12.8	12.9	13.0	13.0	13.1	13.1	13.1	13.2	13.2
75 .....	12.1	12.2	12.3	12.4	12.4	12.5	12.5	12.5	12.5	12.5
76 .....	11.5	11.6	11.7	11.8	11.8	11.8	11.8	11.9	11.9	11.9
77 .....	11.0	11.1	11.1	11.2	11.2	11.2	11.2	11.2	11.2	11.2
78 .....	10.4	10.5	10.5	10.6	10.6	10.6	10.6	10.6	10.6	10.6
79 .....	9.9	9.9	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
80 .....	9.4	9.4	9.4	9.4	9.5	9.5	9.5	9.5	9.5	9.5
81 .....	8.8	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
82 .....	8.3	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4
83 .....	7.8	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9
84 .....	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
85 .....	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86 .....	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
87 .....	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
88 .....	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
89 .....	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90 .....	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91 .....	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
92 .....	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93 .....	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94 .....	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95 .....	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7
96 .....	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97 .....	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98 .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99 .....	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100 .....	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101 .....	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102 .....	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103 .....	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104 .....	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105 .....	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106 .....	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107 .....	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108 .....	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109 .....	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110 .....	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112 .....	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113 .....	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> ONE LIFE—EXPECTED RETURN MULTIPLES  
[See footnote at end of tables]  
Temporary Period—Maximum Duration of Annuity

Age	Years—									
	31	32	33	34	35	36	37	38	39	40
5 .....	30.8	31.8	32.8	33.8	34.8	35.8	36.8	37.7	38.7	39.7
6 .....	30.8	31.8	32.8	33.8	34.8	35.8	36.8	37.7	38.7	39.7
7 .....	30.8	31.8	32.8	33.8	34.8	35.8	36.7	37.7	38.7	39.7
8 .....	30.8	31.8	32.8	33.8	34.8	35.7	36.7	37.7	38.7	39.7
9 .....	30.8	31.8	32.8	33.8	34.8	35.7	36.7	37.7	38.7	39.6
10 .....	30.8	31.8	32.8	33.8	34.7	35.7	36.7	37.7	38.7	39.6
11 .....	30.8	31.8	32.8	33.8	34.7	35.7	36.7	37.7	38.6	39.6
12 .....	30.8	31.8	32.8	33.7	34.7	35.7	36.7	37.6	38.6	39.6
13 .....	30.8	31.8	32.7	33.7	34.7	35.7	36.6	37.6	38.6	39.5
14 .....	30.8	31.8	32.7	33.7	34.7	35.7	36.6	37.6	38.6	39.5
15 .....	30.8	31.7	32.7	33.7	34.7	35.6	36.6	37.6	38.5	39.5
16 .....	30.8	31.7	32.7	33.7	34.6	35.6	36.6	37.5	38.5	39.4
17 .....	30.7	31.7	32.7	33.7	34.6	35.6	36.5	37.5	38.5	39.4
18 .....	30.7	31.7	32.7	33.6	34.6	35.6	36.5	37.5	38.4	39.4
19 .....	30.7	31.7	32.6	33.6	34.6	35.5	36.5	37.4	38.4	39.3
20 .....	30.7	31.7	32.6	33.6	34.5	35.5	36.4	37.4	38.3	39.3

## Internal Revenue Service, Treasury

§ 1.72-9

TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> ONE LIFE—EXPECTED RETURN MULTIPLES—Continued  
 [See footnote at end of tables]

Temporary Period—Maximum Duration of Annuity

Age	Years—									
	31	32	33	34	35	36	37	38	39	40
21 .....	30.7	31.6	32.6	33.6	34.5	35.5	36.4	37.4	38.3	39.2
22 .....	30.6	31.6	32.6	33.5	34.5	35.4	36.4	37.3	38.2	39.2
23 .....	30.6	31.6	32.5	33.5	34.4	35.4	36.3	37.3	38.2	39.1
24 .....	30.6	31.5	32.5	33.5	34.4	35.3	36.3	37.2	38.1	39.0
25 .....	30.6	31.5	32.5	33.4	34.3	35.3	36.2	37.1	38.1	39.0
26 .....	30.5	31.5	32.4	33.4	34.3	35.2	36.2	37.1	38.0	38.9
27 .....	30.5	31.4	32.4	33.3	34.2	35.2	36.1	37.0	37.9	38.8
28 .....	30.5	31.4	32.3	33.3	34.2	35.1	36.0	36.9	37.8	38.7
29 .....	30.4	31.4	32.3	33.2	34.1	35.0	35.9	36.8	37.7	38.6
30 .....	30.4	31.3	32.2	33.1	34.1	35.0	35.8	36.7	37.6	38.5
31 .....	30.3	31.2	32.2	33.1	34.0	34.9	35.8	36.6	37.5	38.3
32 .....	30.3	31.2	32.1	33.0	33.9	34.8	35.6	36.5	37.4	38.2
33 .....	30.2	31.1	32.0	32.9	33.8	34.7	35.5	36.4	37.2	38.0
34 .....	30.1	31.0	31.9	32.8	33.7	34.6	35.4	36.2	37.1	37.9
35 .....	30.1	31.0	31.8	32.7	33.6	34.4	35.3	36.1	36.9	37.7
36 .....	30.0	30.9	31.7	32.6	33.5	34.3	35.1	35.9	36.7	37.4
37 .....	29.9	30.8	31.6	32.5	33.3	34.1	34.9	35.7	36.5	37.2
38 .....	29.8	30.7	31.5	32.3	33.2	34.0	34.7	35.5	36.2	37.0
39 .....	29.7	30.5	31.4	32.2	33.0	33.8	34.5	35.3	36.0	36.7
40 .....	29.6	30.4	31.2	32.0	32.8	33.6	34.3	35.0	35.7	36.4
41 .....	29.4	30.2	31.0	31.8	32.6	33.3	34.1	34.7	35.4	36.0
42 .....	29.3	30.1	30.9	31.6	32.4	33.1	33.8	34.4	35.1	35.7
43 .....	29.1	29.9	30.7	31.4	32.1	32.8	33.5	34.1	34.7	35.3
44 .....	28.9	29.7	30.5	31.2	31.9	32.5	33.2	33.8	34.3	34.9
45 .....	28.8	29.5	30.2	30.9	31.6	32.2	32.8	33.4	33.9	34.4
46 .....	28.5	29.3	30.0	30.6	31.3	31.9	32.4	33.0	33.5	33.9
47 .....	28.3	29.0	29.7	30.3	30.9	31.5	32.0	32.5	33.0	33.4
48 .....	28.1	28.7	29.4	30.0	30.6	31.1	31.6	32.1	32.5	32.9
49 .....	27.8	28.4	29.0	29.6	30.2	30.7	31.1	31.5	31.9	32.3
50 .....	27.5	28.1	28.7	29.2	29.7	30.2	30.6	31.0	31.4	31.7
51 .....	27.2	27.8	28.3	28.8	29.3	29.7	30.1	30.4	30.7	31.0
52 .....	26.8	27.4	27.9	28.4	28.8	29.2	29.5	29.8	30.1	30.3
53 .....	26.5	27.0	27.4	27.9	28.3	28.6	28.9	29.2	29.4	29.6
54 .....	26.1	26.5	27.0	27.4	27.7	28.0	28.3	28.5	28.7	28.9
55 .....	25.6	26.1	26.5	26.8	27.1	27.4	27.6	27.8	28.0	28.1
56 .....	25.2	25.6	25.9	26.2	26.5	26.7	26.9	27.1	27.2	27.3
57 .....	24.7	25.0	25.3	25.6	25.8	26.0	26.2	26.3	26.5	26.5
58 .....	24.1	24.4	24.7	25.0	25.2	25.3	25.5	25.6	25.7	25.7
59 .....	23.6	23.8	24.1	24.3	24.4	24.6	24.7	24.8	24.9	24.9
60 .....	23.0	23.2	23.4	23.6	23.7	23.8	23.9	24.0	24.0	24.1
61 .....	22.3	22.5	22.7	22.9	23.0	23.1	23.1	23.2	23.2	23.3
62 .....	21.7	21.9	22.0	22.1	22.2	22.3	22.3	22.4	22.4	22.4
63 .....	21.0	21.1	21.3	21.4	21.4	21.5	21.5	21.6	21.6	21.6
64 .....	20.3	20.4	20.5	20.6	20.6	20.7	20.7	20.7	20.8	20.8
65 .....	19.6	19.7	19.8	19.8	19.9	19.9	19.9	19.9	19.9	20.0
66 .....	18.9	19.0	19.0	19.1	19.1	19.1	19.1	19.1	19.1	19.1
67 .....	18.2	18.2	18.3	18.3	18.3	18.3	18.3	18.3	18.4	18.4
68 .....	17.4	17.5	17.5	17.5	17.5	17.6	17.6	17.6	17.6	17.6
69 .....	16.7	16.7	16.8	16.8	16.8	16.8	16.8	16.8	16.8	16.8
70 .....	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0
71 .....	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3
72 .....	14.6	14.6	14.6	14.6	14.6	14.6	14.6	14.6	14.6	14.6
73 .....	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9
74 .....	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2
75 .....	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5
76 .....	11.9	11.9	11.9	11.9	11.9	11.9	11.9	11.9	11.9	11.9
77 .....	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2
78 .....	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6
79 .....	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
80 .....	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5
81 .....	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
82 .....	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4
83 .....	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9
84 .....	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
85 .....	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86 .....	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
87 .....	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
88 .....	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7

**§ 1.72-10**

**26 CFR Ch. I (4-1-97 Edition)**

**TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> ONE LIFE—EXPECTED RETURN MULTIPLES—Continued**  
 [See footnote at end of tables]  
 Temporary Period—Maximum Duration of Annuity

Age	Years—									
	31	32	33	34	35	36	37	38	39	40
89 .....	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90 .....	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91 .....	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
92 .....	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93 .....	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94 .....	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95 .....	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7
96 .....	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97 .....	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98 .....	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99 .....	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100 .....	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101 .....	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102 .....	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103 .....	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104 .....	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105 .....	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106 .....	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107 .....	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108 .....	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109 .....	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110 .....	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112 .....	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113 .....	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

<sup>1</sup> The multiples in this table are not applicable to annuities for a term certain; for such cases see paragraph (c) of § 1.72-5.

If (a) the terms of the contract involve a life or lives, and are such that the above tables cannot be correctly applied, and (b) the amounts received under the contract are at least partly "amounts received as an annuity" under a contract to which section 72 applies, the taxpayer may submit with his return an actuarial computation based upon the applicable annuity table (described below) with ages set back one year, showing the appropriate factors applied in his case, subject to the approval of the Commissioner upon examination of such return. The applicable annuity table is the 1937 Standard Annuity Table (if the investment in the contract does not include a post-June 1986 investment in the contract) or the gender-neutral version of the 1983 Basic Table (if the investment in the contract includes a post-June 1986 investment in the contract). In the case of a contract to which § 1.72-6(d) (relating to contracts in which amounts were invested both before July 1, 1986, and after June 30, 1986) applies, the actuarial computation shall

be based on both tables in accordance with the principles of § 1.72-6(d). Computations involving factors to compensate for the effects of contingencies other than mortality, such as marriage or remarriage, re-employment, recovery from disability, or the like, will not be approved.

[T.D. 6500, 25 FR 11402, Nov. 26, 1960; 25 FR 14021, Dec. 21, 1960, as amended by T.D. 8115, 51 FR 45706, Dec. 19, 1986; T.D. 8115, 60 FR 16381, Mar. 30, 1995 ]

**§ 1.72-10 Effect of transfer of contracts on investment in the contract.**

(a) If a contract to which section 72 applies, or any interest therein, is transferred for a valuable consideration, by assignment or otherwise, only the actual value of the consideration given for such transfer and the amount of premiums or other consideration subsequently paid by the transferee shall be included in the transferee's aggregate of premiums or other consideration paid. In accordance with the provisions of section 72(g)(3) and paragraph (b) of § 1.72-4, an annuity